

- הקורס מיועד למנהלים, למזכירות בכירות ולאנשי עסקים
- מילים שימושיות, משפטי מפתח וביטויים נפוצים מתחום העסקים והניהול
- קורס זה נחשב כקורס "לרמת מתקדמים" - לבעלי ידע בסיסי טוב באנגלית המעוניינים להרחיבו ולשפרו

מטרתו העיקרית של קורס זה לגבש בצורה תמציתית ועניינית אוצר מילים ומשפטי מפתח חיוניים, שימושיים ונפוצים באנגלית, מתוך מגוון נושאים עסקיים שבהם את, או אתה, אנשי עסקים או העוסקים בפעילות משרדית, נפגשים לעיתים תכופות ביום-יום. הקורס, על-כן, אינו מתיימר להוות קורס מקיף באנגלית עסקית, אלא מעין "שיחון-עסקי": לרענון האנגלית הקיימת, לצד חידושים ותוספות.

כל נושא מציג אוסף של משפטים המחולקים למספר תחומים. לצד כל משפט מופיע תרגומו העברי של מילה, מושג או ביטוי שסביבו בנוי המשפט כולו, ושאותו מצאנו כבסיסי או כחיוני לידיעה.

כמו-כן, בסופו של כל נושא תמצא מספר אפשרויות הבעה שימושיות תחת הכותרת כיצד ל... משפטים אלו הם, כמובן, בגדר דוגמאות בודדות אפשריות בלבד בשפה האנגלית. מטרתם להמחיש את גווייה הרבים של השפה האנגלית, ולהציע צורות ניסוח וסגנון שונות לאותו רעיון: החל מצורות מעודנות ומנומסות, ועד צורות "מתחמקות" ומסתייגות - ואפילו מעט "קצרות-סבלנות" ובוטות...

ויש גם ביטויים שעושים רושם: משפטים על גבול הסלנג, שתוכל לתבל בהם מדי פעם את שפתך, שכן הם מקובלים בהחלט גם בשפה העסקית המדוברת. בהנחה שתרגומם המילולי פשוט וברור, הבאנו לצדם את תרגומו העברי של הרעיון או הכוונה שאותה הם מבטאים.

נושאי הקורס:

- (1) שיווק ומכירות
- (2) בנקאות ובורסה
- (3) כלכלה ומימון
- (4) חוזים והסכמים
- (5) מחקר ופיתוח
- (6) פגישות ודיונים
- (7) ניהול כללי
- (8) הובלה וביטוח
- (9) תערוכות וירידים
- (10) פרסום ויחסי ציבור
- (11) היבטים משפטיים

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- 1) CORPORATE MANAGEMENT
  - 2) BANKING AND STOCK EXCHANGE
  - 3) ECONOMICS AND FINANCE
  - 4) CONTRACTS AND AGREEMENTS
  - 5) RESEARCH AND DEVELOPMENT
  - 6) MEETINGS AND NEGOTIATIONS
  - 7) MARKETING AND SALES
  - 8) TRANSPORTATION AND INSURANCE
  - 9) EXHIBITIONS AND TRADE FAIRS
  - 10) ADVERTISING AND PUBLIC RELATIONS
  - 11) LEGAL ASPECTS



## 1. CORPORATE MANAGEMENT

### ניהול כללי

#### The meeting

##### הישיבה

**The board of directors** meets every three months.

##### מועצת המנהלים

The board of directors is appointed by the general meeting of **the shareholders**.

##### בעלי המניות

**Dividends** are distributed periodically among the shareholders.

##### דיבידנדים

The amount of a dividend depends on the **net profit** of... achieved by...

##### רווח נטו

A copy of **the annual report** is delivered to all participants.

##### הדו"ח השנתי

**The balance sheet** is attached to the annual report.

##### המאזן

Directors are asked to study the **documents** beforehand.

At the meeting, **the chairman of the board** sits at the head of the table.

יושב ראש המועצה

The **president of the corporation** sits by his side.

נשיא התאגיד

The chairman conducts the meeting according to the **agenda**.

סדר היום

The agenda is a list of **items** to be discussed during the meeting.

נושאים, פריטים

The agenda is **made known** weeks before the meeting.

מתפרסם

During the meeting, future **strategies** are discussed.

אסטרטגיות

The general **policy** is decided upon.

מדיניות

**New ventures** will be taken into consideration.

עסקים, יוזמות חדשות

Legal aspects of **joint ventures** will be carefully studied.

שותפויות עסקיות

Before a **resolution** is passed, every manager may **express his opinion**.

החלטה; להביע את דעתו

In most cases, the final decision is determined by **the**

הרוב

Our president can **place a veto** on most decisions.

להטיל וטו

**Merger** agreements have to be evaluated in great detail.

מיזוג

A merger has to be agreed upon **unanimously**.

פה אחד

Risky projects may **be cancelled** or postponed until a more suitable time.

להתבטל

The general director is responsible for **executing** the decisions.

לביצוע

Sometimes he may need to **take on** additional directors.

לגייס

These executives will be given special **tasks**.

משימות, תפקידים

Some projects will be given to an **independent contractor**.

קבלן עצמאי

These contractors may pass the job on to a **sub-contractor**.

קבלן משנה

**Department managers** present their report.

מנהלי מחלקות

Each department is allotted an **annual budget**.

תקציב שנתי

Managers are expected to **abide** by the budget.

לפעול לפי (לא לחרוג מ-)

## Corporate Positions

### בעלי תפקידים

**The managing director** is one of the directors, chosen to manage the company's business.

המנהל הכללי

He is responsible for seeing to it that **board decisions** are carried out.

החלטות המועצה

A good manager has to make decisions, to direct, **to coordinate** and to control.

לתאם

In a large and complex enterprise, these functions have to be **decentralized**.

מבוזרות, מפוצלות

Managers should **delegate** some of their authority to their assistants.

להאציל

All the **branch managers** attend the meeting.

מנהלי הסניפים

The research director **outlines the latest developments**.

מתאר בקווים כלליים; פיתוחים

The production manager will **consult** others, if technical problems occur.

**The personnel manager** is consulted, if more staff is needed.

מנהל כוח אדם

He will also prepare their **training program**.

תכנית הכשרה

The financial manager will present the **expenditure** forecast.

הוצאות

The chief accountant prepares **the budget report**.

דו"ח התקציב

Together they present **the financial statement**.

ההצהרה הפיננסית

**Assets and liabilities** represent the two sides of the monetary balance.

נכסים והתחייבויות

At the end of the year, the accounts have to be **balanced**.

מאוזנים

The financial status of **subsidiary companies** is presented.

חברות בת

**Rehabilitation** of a company is not always worthwhile.

שיקום

Sometimes it is better to **dissolve** a company.

לפרק

Then it can **liquidate** its debts.

לסלק (חוב)

Our firm always discharges its **obligations**.

All our companies have a **limited liability**.

עירבון מוגבל

In a **joint liability** enterprise, each partner is liable for the partnership debts.

עירבון משותף

**The chief buyer** of a big firm is a specially trained, highly qualified expert.

הקניין הראשי

He is in charge of the **purchasing department**.

מחלקת רכש

He makes all the **acquisitions** from the suppliers.

רכישות

Large acquisitions have to be **approved** by the board.

מאושרות

The marketing manager introduces new **channels of distribution**.

צינורות הפצה

Ideas for **sales promotion** are presented.

קידום מכירות

These ideas are intended to increase the **sales turnover**.

מחזור המכירות

## Summaries and Reports

סיכומים ודו"חות

The **minutes** are the summary of the meeting.

התקציר

The minutes are the **protocol of the proceedings**.

פרוטוקול; ההליכים

They are kept to serve as a **brief** of the meeting.

תמצית

The managers' **subordinates** will then receive notice of the new decisions.

הכפופים

The firm's **bulletin** publishes new directions and policies.

העלון

It is assumed that all the employees read the bulletin **attentively**.

בתשומת לב

Therefore it is taken for granted that they are **up to date**.

מעודכנים

Sometimes we publish and distribute a **circular**.

חוזר

Correspondence within an enterprise is conducted by **memos**.

תזכירים

A memo is a **reminder** and it is kept short.

תזכורת

A **report**, on the other hand, may reach the size of a book.

דו"ח

The report should have a clear **self-explanatory** title.

## מובן מאליו

The report will present **objective findings** and personal opinions.

## ממצאים אובייקטיביים

It reaches **conclusions** that are based on facts.

## מסקנות

Practical **recommendations** are summarized at the end.

## המלצות

Sometimes it is followed by **appendices** and a bibliography.

## תוספות, נספחים



We are looking into a new **T.Q.M.** (Total Quality Management) program.

## ניהול איכותי כולל

This program encourages workers to show **initiative**.

## יוזמה

We hope that it will increase **productivity**.

## פוריות, פריון עבודה

**Incentives** are offered to productive workers.

## תמריצים

They are encouraged to think in terms of **efficiency**.

## יעילות

## import and export

### ייבוא וייצוא

This year a lot of **emphasis** is being placed on exporting.

### דגש

We will export **domestic** goods world wide.

### מקומיים

The **Chamber of Commerce** can help us in this matter.

### לשכת המסחר

It has information about international **trade restrictions**.

### הגבלות מסחר

Parliament legislates (makes laws); the Government **enforces** them.

### אוכפת

We have a worldwide **distribution** network.

### הפצה

We **represent** many local and international firms.

### מייצגים

The many import restrictions in force protect **local manufacturers**.

### יצרנים מקומיים

The restrictions are enforced by **tariff protection**.

### מכסי מגן

## personnel

### כוח אדם

Candidates apply for new openings after reading our **classified** ad.

### מסווג

When a vacancy is advertised, **candidates** of either sex may apply.

### מועמדים

The rule of **Equal Opportunity** in Employment Law establishes their right.

### הזדמנויות שוות

The law forbids **discrimination** in employment.

### אפליה

Professional **qualifications** should be the only consideration for hiring a new worker.

### כישורים

**Vacancies** can be specific. For example: "English speakers only"...

### משרות פנויות

...or "a secretary who can take **shorthand**".

### קצרנות

All applicants have to fill out an **application form**.

### טופס מועמדות

They are asked to provide their **curriculum vitae**.

### קורות חיים

It is customary to annex to it recommendations from **previous employers**.

This is impossible if the applicant wishes to be **discreet** about leaving his present place of work.

זהיר, חשאי

The **personnel manager** hires and fires the employees.

מנהל כוח אדם, מנהל משאבי אנוש

He also decides whether to **promote** workers.

לקדם (בדירוג)

For hiring professional workers, the service of an **employment agency** may be used.

סוכנות תעסוקה

These agencies also supply **part time workers**.

עובדים במשרה חלקית

For a big seasonal **undertaking**, **temporary workers** are hired.

משימה, מבצע; עובדים זמניים

They are paid a **basic wage** and a bonus.

שכר יסוד

A worker gets **tenure** only after being with the firm for three years.

קביעות

Workers at all levels receive **fringe benefits**.

הטבות

These benefits are agreed upon by common consent of the company and the **labor/trade unions**.

איגודים מקצועיים

All our employees **retire** at the age of sixty five.

They are then still covered by a **health care plan**...

ביטוח רפואי

...and they have a regular income from their **retirement pension**.

קצבת פרישה

### how to consult?

כיצד לייעץ

If I were in your place I would try to...

I think it would be a good idea to...

You'd better talk to him about...

I'd suggest that you first try...

I think that you must report the...

Why don't you consult with ... on the matter.

You would be better off going to...

Have you tried writing a letter to...?

I would strongly advise postponing it.

You don't really have a choice, do you?

I don't think you have any alternative.

Oh no, don't do that, before you consider it further.

That's a bad idea; it's a waste of time.

I don't think it would be advisable to...

I can't recommend ... at the moment.

I wouldn't do that, if I were you.

It might be a good idea to look at it this way.

Have you considered the possibility of...?

**phrases that make a special impression**

**ביטויים שעושים רושם**

This business is a real **rat race**, you have to be exceptionally alert to succeed.

תחרות פרועה

Your firm has been **falling behind** on payments, we'll have to reduce your credit.

לאחר

I can't be at the board meeting today, can you **sit in** for me?

למלא את מקומי

I've closed six deals today and written two contracts. Well, it's **all in a day's work**.

יום עבודה שגרתי

Let's **get it over** with. There's no time like the present.

לגמור

Speakit  
.TV



## 2. BANKING AND STOCK EXCHANGE

בנקאות ובורסה

personal banking

בנקאות אישית

I want to open a **bank account**.

חשבון בנק

Just a regular **checking account**.

חשבון עו"ש

We need two **identification documents**.

מסמכי זיהוי

Here is my **identity card** and passport.

תעודת זהות

טופס

Sign here please, this will be your **specimen** signature.

דוגמה

Would you like to open a **savings account** as well?

חשבון חיסכון

Just talk to someone in our **savings department**; they will give you further details.

מחלקת תוכניות חיסכון

**Credit** is given after three months of regular salary deposits.

אשראי

My salary will be **transferred** to this account automatically.

תועבר

In that case we can issue a **credit card** immediately.

כרטיס אשראי

Credit cards allow one to buy things without carrying a lot of **cash** around.

כסף מזומן

Payments are made at the beginning of the following month, and no **interest** is charged.

ריבית

Large purchases can be paid for in **monthly instalments**.

תשלומים חודשיים

Will I be able to **withdraw cash** from another branch with this card?

למשוך מזומן

Of course, you can use the **cash dispenser** with your credit

card.

כספומט

I'll need a list of your **bank's branches**.

סניפי הבנק

I have to order **cheque books** with my new address.

פנקסי המחאות

Would you like to allow anyone else to **draw** money from your account?

למשוך

**The drawer** is the person writing out or drawing the cheque.

המושך

**The drawee** is the bank on which the cheque is made payable.

הנמשך

The payee is **the beneficiary**, the person to whom the cheque is made payable.

המוטב

What is the **balance** of my account?

יתרה

I wrote a few **post-dated cheques**, and I'd like to check my balance.

המחאות דחיות

You have quite a large **overdraft** this month.

משיכת יתר

Two of the cheques you deposited have **bounced**.

חזרו

Your account will be **limited** until you cover your debt.

## מוגבל

Can I **cash** this cheque, please?

## לפדות

No, this is a **post-dated** cheque. It can only be cashed on the date specified.

## דחוי

Is there is a **commission** charged for cashing travellers' cheques?

## עמלה

Yes, there is a 5% **fee** charged on all transactions.

## אגרה

I would like to exchange some **foreign currency**.

## מט"ח

What is the **exchange rate** for U.S. Dollars?

## שער חליפין

Is it possible to deposit some **valuables** in the bank's safe?

## חפצי ערך

Our bank rents **safe-boxes** for depositing valuable objects.

## כספות

The **rental** does not include insurance.

## דמי השכירות

The **safe deposit department** is right down the stairs.

## מחלקת כספות

## בנקאות עסקית

I would like to speak to the **bank manager** please.

מנהל הבנק

I am afraid I'll need a larger **credit**.

אשראי

We can't grant more credit unless you can provide sufficient **collateral**.

עירבון

Has your firm ever declared **bankruptcy**?

פשיטת רגל

No, I had to **liquidate** my last company, but all debts were settled.

לפרק (חברה)

Can I **borrow money** from the bank, meanwhile?

ללוות כסף

I have a rather tight **cash flow** at the moment.

תזרים מזומנים

**Apply for a loan.** I'm sure it will be approved.

לבקש הלוואה

For the time being, we will lend you money at **low interest**.

ריבית נמוכה

We will check if your collateral is **adequate**.

מספיק

I'm sorry, we cannot **advance money** until we get approval.

לתת מקדמה

The **loan department** will check your request and give you an answer by tomorrow morning

מחלקת הלוואות

I'll need a **statement** of all my accounts.

דף חשבון

Please see any of the **tellers**; they will help you.

קופאים, פקידים

This is a cheque made out to my firm. Can I **deposit** it in my account?

להפקיד

A non-transferable or **crossed cheque** will be paid only into the payee's bank account.

המחאה למוטב בלבד

A **cheque to bearer** will be paid to whoever presents it.

המחאה למוכ"ז

A crossed cheque is **not negotiable** and cannot be cashed over the counter.

לא סחיר

It can only be **paid** into a bank account.

להכניס, להפקיד

An **endorsed cheque** changes hands and responsibility as well.

המחאה מוסבת

The **endorsee** then pays the cheque in to his own account

מוסב

A **bill of exchange** is often used like a cheque in international trade.

A **letter of credit** ties up the buyer's money, in the seller's favor.

מכתב אשראי

It is an arrangement with a bank **to guarantee** payment to the seller.

לערוב

Is this the **foreign exchange department**?

מחלקת מטבע חוץ

What is the **rate of exchange** for the U.S. dollar?

שער חליפין

The **foreign exchange market** has been unstable lately.

שוק מטבע חוץ (מט"ח)

The **selling rate** changes every day.

שער מכירה

The **central bank** announces a new rate of exchange every day.

בנק מרכזי

Any **transaction** carried out after lunchtime is regarded as the next business day's transaction.

עיסקה

The bank's selling rate of foreign currency is higher than its **buying rate**.

שער קנייה

Is it wise to **invest** in foreign currency?

להשקיע

It's hard to tell, and you know these investments don't offer a **high interest** rate.

## the stock exchange

### הבורסה לניירות ערך

A firm can **raise money** by issuing stock to the public.

לגייס כסף

The **issued share capital** is the amount of money which is raised by selling the stock.

הון מניות מונפקות

These shares are sold at **cost price**.

מחיר הקרן

The situation of shares on the stock exchange was **stable** before the weekend. Nothing rose or fell to any great extent.

יציב

The Stock Exchange quotes shares and **stock** twice a day.

ניירות ערך

There is a morning, **opening quotation** and an end-of-the-day, closing one.

מחיר פתיחה

On the London Stock Exchange, the **broker** acts for his clients.

ברוקר

He receives a **commission** in return for his work.

עמלה

The **jobber** buys and sells for his own account and at his own risk.

## סוכן בורסה

On other stock exchanges, there is no difference between broker and jobber, they both perform the same **tasks**.

## מטלות, תפקידים

If you are not an expert on the stock exchange, you might want to invest in a **trust fund**.

## קרן נאמנות

These funds invest in shares and **bonds**, and collect a commission on revenues.

## איגרות חוב

The Dow Jones **industrial average** totals the prices of 30 representative stocks.

## מדד תעשייתי

Then it deducts compensation for stock splits and **dividends**.

## דיבידנדים

The result on the New York Stock Exchange shows the **trend** of the market.

## המגמה

There has been a **steady market** for the last few months.

## שוק יציב

The market has been **strong** since the beginning of the year.

## מסחר (חזק)

Trade is **booming** and prices have reached an all-time high.

## “מזנק”

Many shares **picked up** and reached an all-time peak.

## התאוששו

דירוג

The **face value** of a share does not determine its market value.

ערך נקוב

The value of a share is calculated according to **supply and demand**.

היצע וביקוש

**how to ask for information**

**כיצד לבקש מידע**

I would like to make some inquiries about ...

There are several questions I would like to ask.

Can you please quote me...?

Please supply some more information on...

Can you show me how to...?

Can you provide further information on...?

I need some information.

Do you have a different idea on...?

I need to consult you about...

How can I get a detailed description?

How can I get some more technical information?

Can you supply me with additional references?

I want to ask your opinion.

This information is strictly confidential.

I would be grateful if you could let me know...

I would be grateful if you would assist me.

Your experience will be helpful.

I would appreciate your help very much.

## ביטויים שעושים רושם

You must absolutely invest in these shares! It's **a once in a life-time** opportunity!

פעם בחיים

Investing in stock is like a **roll of the dice**; sometimes you win and sometimes you lose.

להמר (להטיל קוביות)

If you want to invest in bonds and shares, it's a good idea to be **up to date** on the market's trend.

מעודכן

Despite the market's **ups and downs**, my investments have shown a profit.

עליות וירידות

I didn't sell out on time, so I lost some money. Well, you know what they say, **easy come easy go**.

בא בקלות, הולך בקלות

If the **worst comes to the worst** and I lose all my money, I still have my pension fund.

במקרה הגרוע ביותר



### 3. ECONOMICS AND FINANCE

כלכלה ומימון

general terms

כללי

Macro-economics studies **economic phenomena** at the level of the national economy.

תופעות כלכליות

**Micro-economics**, on the other hand, studies enterprises, or firms, and their connection with the national economy.

מיקרו כלכלה

Two main economic systems coexist in **contemporary** society: market economy and central planned economy.

בת-זמננו, עכשווית

**Market economy** is a free market which is guided by supply and demand.

כלכלת שוק

It is also known as the **free enterprise** system.

יוזמה חופשית

The market-oriented economic system is never static; it has booms, **depressions**, revival - and trade cycles.

תקופות שפל

During a **recession**, production is reduced.

מיתון

This happens because **private consumption** decreases.

צריכה פרטית

**Central planned economy**, on the other hand, follows a plan determined by a central governing body.

כלכלה מרכזית מבוקרת

Political economy studies the problems of production, circulation and **consumption** of goods.

צריכה

**Production** is the amount of goods actually manufactured in a given **interval of time**.

תפוקה, פרק זמן

**Productivity** is the average amount of goods produced by one worker in a given period or unit of time.

פריון

**GNP, gross national product**, is the total wealth earned or brought into existence by a country in a particular year.

תוצר לאומי גולמי, תל"ג

The GNP is usually larger when a country has **economic**

## יציבות כלכלית

Economic planning aims at balancing needs with **resources**.

## משאבים

Productivity will be higher if a country has good **means of production**.

## אמצעי ייצור

The means of production depend on the country's level of **industrialization**.

## תיעוש

A **stable currency** reflects a country's political and socio-economic stability.

## מטבע יציב

Exports create an **inflow** of foreign currency.

## זרימה (פנימה)

Imports lead to an **outflow** of currency.

## זרימה (החוצה)

**Import restrictions** are enforced to prevent the outflow of currency.

## הגבלות יבוא

With a sharp rise in imports, the deficit in the **trade balance increases considerably**.

## מאזן מסחרי

**An economic crisis** is a state of low trade activity which occurs cyclically after a period of boom and one of recession.

## משבר כלכלי

## terms

## מונחים

**Supply and demand** is a key term in modern economics.

### ביקוש והיצע

Planning future strategies requires a study of **consumer behaviour**.

### התנהגות הצרכן

**Consumer goods** are products (food, clothing, etc.) and services (doctor's, plumber's etc.) that satisfy direct human needs.

### מוצרי צריכה

**Elasticity of demand** shows the degree to which demand is sensitive to, or affected by, different price levels.

### גמישות הביקוש

The **cost-of-living index** is a means of measuring changes in the cost of living.

### מדד יוקר המחיה

During the Middle Ages, **barter** was a common form of trade.

### סחר חליפין

A commercial firm makes **profit calculations** on capital and income.

### חישובי רווחיות

A **cost/benefit analysis** examines and values, if a project needing large investments is profitable (in terms of money or social advantages).

### ניתוח עלות/רווח

**Costs** are either fixed or variable.

**Fixed costs** comprise, among other things, amortization and overheads.

עלויות קבועות

**Overheads** are expenses related to the functioning of a business: rent, employees' salaries etc.

תקורה

**Amortization** is a cost, but not an expense.

בלאי, פחת

**Expenses** are sums of money spent on the running of a business, without adding to the value of its assets.

הוצאות

An investment in building, machinery, raw materials is **capital expenditure**.

הוצאה כספית

Manufacturing, sales and financing costs are **variable costs**.

עלויות משתנות

**Commodities** are usually materials that require a manufacturing process before they are ready for use.

סחורות, חומרי גלם

Prices of commodities are established at commodity exchanges, by the free play of **supply and demand**.

ביקוש והיצע

**the annual (yearly) report**

הדו"ח השנתי

The annual report should reflect the firm's **financial**

עמדה כלכלית

What is the **trend** shown by the report?

מגמה, נטייה

The trend is **stable** for the time being.

יציב

Our firm has a large annual **turnover**.

מחזור

The figures will be presented at the annual **shareholders' meeting**.

אסיפת בעלי מניות

**Dividends** will not be large this year.

דיבידנדים

The **annual turnover** has increased by 3%.

המחזור השנתי

All **investments** are mentioned in the annual report.

השקעות

The **net revenue** is calculated every quarter.

הכנסה נטו

The report does not show great **profit**.

רווח

The net income has decreased due to **high/heavy taxation**.

מיסוי כבד

Do the figures include the **overhead expenses**?

הוצאות תקורה

תזרים מזומנים

It can only be **estimated**.

מוערך

How do you calculate the value of a **brand name**?

שם מותג

Reputation is considered a **valuable asset**.

נכס בעל ערך

How do you calculate the **depreciation** of dead stock?

ירידת ערך, פחת, בלאי

Please examine carefully last year's **balance sheet**.

מאזן

The value of **fixed assets** has been revised.

נכסים קבועים

Fixed assets such as real estate can **depreciate** over a period of time.

להפחית ערך

**Current assets**, assets which may be used up or turned into cash soon, include investment in research.

רכוש שוטף

**Liabilities** include long term and short term loans.

חובות

The company's **operating profit** has increased less than expected.

רווח תפעולי

We will have to reduce **management expenses** next year.

Each company has to **file a return** at the end of the year.

להגיש דו"ח מס הכנסה

The **tax assessor** also receives a monthly report.

פקיד שומה

Tax is **assessed according to** the gross revenue.

מוערך בהתאם ל-

The **financial statement** has to include the evaluation of stock.

דין וחשבון פיננסי

A large **stock** can be expensive to maintain.

מלאי

**Evaluation** of the stock is based either on cost or on market value.

אומדן, הערכה

When setting up a **budget**, both expenditure and revenue have to be forecast.

תקציב

All departments are required to submit estimates of their **financial requirements**.

צרכים כספיים

**financing**

מימון

There is not enough **capital** to launch a new venture this year.

Private **financing companies** charge high interest rates on loans.

### חברות מימון

We try **to finance** projects from our own resources.

### לממן

In any case **long-term financing** has to be carefully planned.

### מימון לטווח ארוך

A carefully planned **financing policy** always leaves an amount of money in reserve.

### מדיניות מימון

Due to our steady financial standing, our **credit rating** has always been good.

### דירוג אשראי

This is why it was easy for us **to obtain security** for loans.

### לקבל ביטחונות

We do our best to plan every **monetary year** in advance.

### שנת כספים

The **capital market** has been unstable this year.

### שוק ההון

Last year's **inflation rate** was higher than we expected.

### שיעור אינפלציה

Due to the high inflation rate, we **shortened the credit period** for customers.

### קיצרנו את זמן האשראי

We hope bank **interest rates** will be lowered soon.

Sharp movements in the **stock exchange** have been recorded.

בורסה לניירות ערך

**Institutional investors** had to plan their investments carefully.

משקיעים מוסדיים

Many companies tried **to issue shares** last year.

להנפיק מניות

It is not certain if you will be able to get a **profitable return** on your investment.

תשואה רווחית

**The taxation policy** encouraged investment in industry.

מדיניות המיסוי

New **taxation regulations** have lately been adopted.

תקנות המיסוי

**Investment incentives** were offered to private sectors.

תמריצי השקעה

One of these incentives was a reduction in the **tax on profits**.

מס על רווחים

On the other hand, an **import tax** was legislated, to protect domestic industries.

מס ייבוא

The **sales tax / purchase tax** on imported goods was increased by 5%.

מס קנייה

A higher **tax on exchange dealings** has also been passed.

The growing exchange rate of the U.S. dollar has **accelerated inflation** in our country.

האיץ את האינפלציה

Due to this, the **local currency** has weakened.

המטבע המקומי

**how to evaluate?**

**כיצד להעריך**

What is your evaluation of the...

I think it will be nearly...

I can assess the ... quite accurately.

How many boxes did you deliver?

I'd say we delivered about ... boxes.

How big is this shipment?

I think there are approximately ... tons.

How much will it cost us to...?

I can't be sure, I can only guess.

It will cost ..., more or less.

I estimate that it will cost...

I suppose it might be cheaper to...

You are probably right.

Are these figures accurate?

No, this is only my appraisal.

It's almost the same as my estimation.

I think it will cost around...

I'm sure it will cost no more than...

**phrases that make  
a special impression**

## ביטויים שעושים רושם

The national economy has not been very stable lately, although the business sector is trying not to **rock the boat**.

לגרום לזעזועים

Investors are **walking on thin ice**.

המצב לא יציב, לא בטוח

**On the other hand**, some sectors will always find a way to exploit the situation.

“מצד שני...”

A country with a strong economy has a strong political influence. You know what they say: **money talks**.

בעל המאה הוא בעל הדיעה

It's a whole **new ball game** since Europe established The Common Market.

המצב השתנה

Despite the Common Market, each country has to **stand on its own two feet**.

להתקיים בזכות עצמה



#### 4. CONTRACTS AND AGREEMENTS

חוזים והסכמים

establishing commercial relations

ההתקשרות

The **contracting parties** have reached an agreement.

צדדים בחוזה

We want to **establish** and develop direct commercial relations.

להקים, לבסס

It will be to our **mutual benefit** to sign a contract.

טובתנו ההדדית

The agreement shall **come into force** on the date of its signature.

ייכנס לתוקף

...and shall remain **valid** for a period of one year.

בר תוקף

This agreement is to be **in force** for twelve months.

בתוקף

It **will be revised** on the basis of results achieved.

יתוקן

Upon the **expiry of this period** the agreement shall automatically remain in force for additional periods of one year.

בסיום התקופה

...unless either party notifies the other in writing of its intention to **terminate** the agreement.

לסיים

The **preamble** is part of the contract.

מבוא

The preamble to this agreement constitutes an **integral part** thereof.

חלק אינטגרלי

The parties will approve this agreement with their **signatures**...

חתימות

...after which the contract has to be **stamped**.

מבטל

This action will **give effect** to the document.

לתת תוקף

The contract will be **void** if it is not stamped on time.

בטל

The **annex** contains all the necessary additions.

תוספת, נספח

Sometimes a document may have an **appendix**.

נספח

The appendix contains information that is **related to** the agreement.

קשור ל...

All **supplements** have to be signed as well.

מוספים

This agreement is approved **in the presence of** both parties.

במעמד, בנוכחות

Note the **accessory contract** added to the agreement.

חוזה נספח

This contract is between a **borrower and a lender**.

לווה ומלווה

**Possession** of the goods does not change.

בעלות

Goods or equipment are **lent** for a period of time.

מושאל

The equipment lent shall be in **good running order**.

מצב עבודה תקין

The borrower **undertakes** to keep and to maintain the equipment at his own expense.

מתחייב

The borrower undertakes to pay **promptly** all taxes and

fees.

בדייקנות

He will be **accountable** for any damages.

אחראי

The lender shall be **entitled** at any time to inspect the equipment.

רשאי

None of the machines may be sublet to a **third party**.

צד שלישי

All **customs duties** will be paid by the lender.

דמי מכס

He will remain in **absolute ownership** of the equipment.

בעלות שלמה

Any claims will be discussed in a **labor court**.

בית דין לעבודה

The **bearer** of this document will represent us in this matter.

מוכ"ז (מוסר כתב זה)

He will present a **Power of Attorney**.

כתב יפוי כוח

**legal aspects**

**היבטים משפטיים**

Please send us a **preliminary draft** before printing the final copy.

We would like to **revise** a few articles.

לתקן

We do not accept **clause** number 5.

סעיף

Our **analysis** of this clause was different.

ניתוח

At this time the draft is still **revocable**.

ניתן לביטול

Any one of the parties can **retract**.

להתחרט, לסגת

Any **violation** of the terms of payment may lead to cancellation of the contract.

הפרה

The violating party will have to **compensate** the damaged party.

לפצות

The **aforsaid** is accepted by both parties.

האמור לעיל

We have to check whether the document stands **in conflict** with commercial laws.

בסתירה

...if it does, the contract is **considered illegal**.

נחשב כלא חוקי

The **legal validity** of a contract is essential in case of a dispute.

In a dispute the contract will serve as **documentary evidence**.

ראייה תיעודית

International trade and agreements have to comply with **international law**.

משפט בין-לאומי

**Jurisdiction** and arbitration are important clauses of a contract.

סמכות שיפוט

A document has to be **authentic** to be admissible in court.

אותנטי

The document will also be checked for **falsification**.

זיוף

...in which case the court will declare that the document is **inadmissible**.

לא קביל (כראייה)

**a price proposal (quotation)**

הצעת מחיר

Kindly let us have a **quotation** for the items on the list enclosed.

הצעת מחיר

Please send us your latest catalog and an **updated price-list**.

מחירון מעודכן

Prices may **vary** every half year according to supply and

demand.

### להשתנות

To secure prices, please make an **advance payment** of 20%.

### מקדמה

This special offer is **valid until** the end of the month.

### תקף עד

Prices are subject to change **without prior notice**.

### ללא הודעה מראש

This is due to the **changing exchange rates** of foreign currencies.

### שערי חליפין משתנים



Terms of payment for the first order will be **COD (cash on delivery)**

### תשלום בעת המסירה

Under a COD, payment is made on receipt of the goods; that means that the supplier does **not allow credit**.

### לא נותן אשראי

As this is the first time that we are working together, kindly arrange for **CWO (cash with order)** payment.

### תשלום בעת ההזמנה

CWO means that the buyer pays for the goods when he **places the order**.

As you know, according to the contract, we are not **obliged to grant** any more credit.

מחויבים להעניק

...therefore credit will be granted only as an **act of good will**.

מחווה של רצון טוב

We will, however, **consider** granting you credit on future orders.

נשקול

Payment will be made by a confirmed **irrevocable** letter of credit.

בלתי ניתן לביטול

It will be opened in **our favour** with our bank in...

לפקודתנו

Sometimes we may require a **cash deposit** before shipment.

עירבון כספי

**prevised dna tnempih**

**משלוח**

We are **bound** by our contract to supply the quantity required immediately.

מחויבים

The agreement **states that** two additional weeks are allowed to prepare custom orders.

מציין ש...

**Inspection** of the goods in respect of quality shall be effected by the buyer's representative.

### בדיקה

Quality of the goods shall be confirmed by **certificates** issued by the manufacturing mill.

### תעודה

The certificates shall show the **results** of the tests.

### תוצאות

We received an **overshipment** last time.

### משלוח יתר

We have **warehoused** the quantity in excess.

### איחסנו

Please note that the **packing list** should show the weight of the goods.

### רשימת אריזה

Packing lists shall be made out in **quadruplicate**.

### ארבעה עותקים

Please send the invoice in **triplicate**.

### שלושה עותקים

The seller shall be responsible for any damage caused by **inadequate** or unsuitable packing.

### לא מספיק, לקוי

Each package shall be provided with marking showing the **place of destination**.

### יעד ההגעה

Please note the **above mentioned**, to prevent loss of the goods.

## issuing a tender (RFP)

### מכרז

We will **grant a licence** for manufacturing this product domestically.

### נעניק רישיון

We will launch a **tender** for this project.

### מכרז

Companies wishing to participate in the tender must send an **advance notice**.

### הודעה מוקדמת

**Preference** will be given to the company offering earliest delivery date.

### עדיפות

## how to complain?

### כיצד להתלונן?

I would like to make a complaint.

These are not the items we ordered.

As the goods have arrived damaged, please replace...

The delay in shipment is unreasonable.

I can't imagine why you...

I'm very disappointed, I expected...

This is simply not good enough.

This is not the first time...

It has caused me enough trouble already.

I expect you to look into the matter personally.

Do you think you can sort out the problem?

How long will it take to fix the...?

I will have to ask you to be more cautious.

We should receive compensation for...

Please send us a refund for...

I'm afraid that's no excuse for shoddy workmanship.

I hope this will not happen again.

## phrases that make a special impression

### ביטויים שעושים רושם

I thought this contract would be **a piece of cake** to prepare.

“בקלי קלות”

Their constantly changing their minds was a **pain in the neck**.

מטרד

Anyway don't get **carried away**, it isn't signed yet.

משולהב

There is nothing to discuss, this is my last offer. **Take it or leave it**.

קבל זאת או משוך ידך (“זה מה יש”)

I fixed all the articles as agreed. I **started from scratch** and rewrote the entire contract.

להתחיל מאפס

Yes, I can approve this copy. It's **more or less** what we had in mind.

בערך



## 5. RESEARCH AND DEVELOPMENT

מחקר ופיתוח

general

כללי

Our **R&D (Research and Development)** Department has been expanded recently.

מו"פ (מחקר ופיתוח)

There is a great demand for **competent scientists**.

מדענים מוכשרים

People who search for and recruit new talent are called **"Head-Hunters"**.

צייד ראשים

## מדען ראשי

Many of our projects were based on his **evaluations**.

## הערכות

A large percentage of the company's revenue is **devoted** to research.

## מוקדש

All our latest technological developments are kept **strictly confidential**.

## בסודיות מוחלטת

We apply **strict safety tests** to all new products.

## בדיקות בטיחות קפדניות

The **laboratory results** have proved to be trustworthy.

## תוצאות מעבדה

Reliability is essential, especially for **delicate** lab equipment.

## רגיש, עדין

All research **conclusions** should be filed as top secret.

## מסקנות

The security officer's duty, among his other duties, is to prevent **industrial espionage**.

## ריגול תעשייתי

New inventions will be registered as **patents**.

## פטנטים

This action has been taken as a **precaution**, to secure the rights on our inventions.

## אמצעי זהירות

Some discoveries occur simultaneously in several places

צירוף מקרים

**High-tech products** are made only to order.

מוצרים עתירי ידע

They have to be **custom built** for each client.

לפי הזמנת הלקוח

Sometimes we may produce only a **semi-finished product**.

מוצר חצי מוגמר

The client will then specify what final **adjustment** he desires.

התאמה, כיוון

All lines have to meet high **international standards**.

תקנים בין-לאומיים

A **conveyor-belt** is used for mass production.

סרט נע

An **assembly-line** requires less man-power.

פס הרכבה

The assembly line is flexible to permit **modifications** in the technological line.

שינויים

**Durables** are goods that last a long time, like a television set, or a refrigerator.

בני-קיימא

Food and clothing are **non-durables**.

מוצרים לצריכה שוטפת

Today many products are called **environmentally friendly**.

ידידותיים לסביבה

This means that they are made of **non-toxic** materials.

לא-רעילים

...which can be **recycled** after use.

ממוחזרים

## presenting your product

### הצגת המוצר

I would like to outline the **main features** of this new product.

תכונות עיקריות

... and of course, I will compare it with similar **competing** products.

מתחרים

In turning this product out, **emphasis** was laid on safety.

הדגש

Our firm enjoys a reputation for giving **reliable service**.

שירות אמין

This is why our **trade mark** is clearly printed on the package.

סימון מסחרי

We believe that, following the latest **improvements**, our product will meet with a ready sale.

שיפורים

We may even boast that it is **unique** in its field.

יחיד במינו

It is easy to use, and **portable**.

Several **professional articles** have described it as the best product of its kind available on the market at present.

מאמרים מקצועיים

The first **prototype** raised a lot of problems.

אב-טיפוס

Many improvements have been achieved since we presented the first **mock-up**.

דגם

We eliminated **flaws**, if we found any.

ליקויים

The reliability of this **component** is above average.

רכיב

Let me point out some more **advantages**.

יתרונות

It has an excellent new **shock absorber**.

בולם זעזועים

We have made the frame more **flexible**.

גמישה

...and the rubber seal has made it **water proof**.

אטום למים

The product is **hand made**

עבודת יד

**experimental**

נסיוני

**disposable**

חד פעמי

**suitable**

מתאים

**satisfactory**

משביע רצון

**accurate.**

מדויק

**sensitive**

רגיש

**reliable**

מהימן, אמין

**sophisticated**

מתוחכם

**hi-tech**

עתיר ידע

**unique**

מיוחד

It is made of **natural** materials

טבעיים

**organic** materials

אורגניים

**silicone**

סיליקון

**sawdust**

נסורת

**scraps**

גרוטאות

**stainless steel.**

פלדת אל-חלד

**armored glass**

זכוכית משוריינת

**optic fibers**

סיבים אופטיים

**artificial materials**

מלאכותיים

This material is **smooth**

חלק

**delicate**

עדין

**elastic**

גמיש

**fragile**

שביר

**absorbent**

סופג

**porous**

נקבובי

**viscous**

צמיגי

**sticky**

דביק

**dissolving**

מתמוסס

**solvent**

ממס

**inflammable**

מתלקח

**corrosive**

מאכל

**perishable**

מתכלה

**unusable**

לא שמיש

**decayed**

רקוב

**coarse**

מחוספס, גס

dense

סמך

homogeneous

אחיד

heterogeneous

לא אחיד

### key phrases in a presentation

#### פרזנטציה - משפטי מפתח

Good morning, thank you for coming.

I'm delighted to introduce Mr... from...

He is the development director at...

Hello, I have been invited to talk about...

My presentation will cover the following points...

Finally, I would like to summarize and draw conclusions.

Please save your questions until after the presentation.

On the board I have written the figures for...

These figures match the slides I will show later.

Let's take a look at page .... of the report.

Could we please turn off the lights?

I would like to show a video presentation we have prepared.

If you'll bear with me for just a moment...

That's a good question. We shall of course...

Before we finish, are there any questions?

I think my analysis shows that...

Thank you very much for your attention.

I hope the presentation has been helpful.

I have enjoyed being here today.

...and thank you for inviting me.

## phrases that make a special impression

### ביטויים שעושים רושם

**It goes without saying** that every new product should improve on the previous one.

ברור מאליו

The development department accompanies a product **all the way** until it is ready for marketing.

לאורך כל הדרך

We never **cut corners** on safety precautions.

לעגל פינות

I love working with raw materials and watching them **come to life**.

קורם עור וגידים

I'm having some trouble solving this, will you **lend me a hand**?

עוזר לי

I'm sorry I don't have time right now, but I'll **look into it** tomorrow.

לבדוק, לבחון

I could give you a few **tips** that might help you solve the problems faster.

עיצות, רמזים



## 6. MEETINGS AND NEGOTIATIONS

פגישות ודיונים

schedule an appointment

ארגון פגישה

Good morning. I'd like **to make an appointment** with the sales director.

לקבוע פגישה

I have received a letter, in which he offers his **cooperation**.

שיתוף פעולה

The matter should be discussed in **greater detail**.

בפירוט יתר

My company is mainly **active** in distribution.

It would be better if the sales director could **attend** the meeting as well.

להיות נוכח ב-

Both of us can **benefit** from this meeting.

להפיק תועלת

Would he have some **free time** next week?

זמן פנוי

What time would be **suitable** for me to come?

מתאים, הולם

It is much more **convenient** for us to meet in my office.

נוח

I would like to **confirm** my appointment for tomorrow.

לאמת

Unfortunately, I'll have to ask you to **reschedule** the appointment.

לשנות את מועד ה...

Let's **arrange** a new date.

נתכנן, נקבע

I'm sorry that I can't **keep the** appointment.

לקיים את

An emergency has turned up which **requires my attention**.

דורש את תשומת לבי

Perhaps we could fix an **alternative date** now.

יום חלופי

I will **confirm** the new date after checking my appointment

book.

אאשר

I suggest we meet for a **business lunch**.

ארוחה עסקית

That is the only time I have free; other than that, my **diary is full**.

היומן מלא

I will send you a brief before we meet, so you can **review** the data.

לסקור

at the meeting

בפגישה

A **receptionist** receives the visitors and directs them.

פקידת קבלה

Mr. ... is **expecting** you.

מְצַפֶּה

The **conference** will start in a few moments.

ישיבה

Meanwhile we can wait in the **waiting room**.

חדר ההמתנה

Please follow me, I'll **show you** in.

אלווה אתכם

I'm glad we've got this **opportunity** to meet.

הזדמנות

I called this meeting in order to **reach a decision**.

להגיע להחלטה

Let's get to the **core of the matter**.

לב העניין

First, I would like **to outline the situation**.

להדגיש את הנקודות העיקריות

It is important to **point out** that...

לציין

Can I have your **analysis** of the report?

ניתוח (מצב)

I didn't quite understand, could you **clarify** that last point?

להבהיר

I'm sorry, I don't **follow you**.

לא הבנתי

Let me **develop** that issue further.

לפתח

I think I can already **sum up** the main issues we've agreed upon.

לסכם

It looks like we have **covered** everything.

“כיסינו”

I would like to **conclude** our meeting.

לסכם

Does anyone have any last **remarks** today?

הערות

...If not, I **adjourn** this meeting for...

דוחה (את הישיבה)

...and thank you for your **contribution**.

תרומה

I **look forward** to hearing from you soon.

מצפה ל...

**negotiating**

משא ומתן

In negotiating, it is better to **propose than to impose**.

להציע; לכפות

Do not ask for **favours**.

טובות

Use **obvious arguments** to make your point.

נימוקים ברורים

We agreed on most of the **terms** beforehand.

תנאים

The meeting is to **discuss details**.

לדון בפרטים

We will have to **negotiate** a few items.

לנהל משא ומתן על

What is your **point of view**?

נקודת ראות

מתנגד

Your **bid** was less attractive than those of other firms.

הצעת מחיר

Perhaps we can **reexamine** our quotation.

לשקול, לבחון מחדש

I **appreciate** your position.

מבין, מעריך

My firm has to **take into account** all aspects.

לקחת בחשבון

We are currently **negotiating** with a number of firms.

דנים

No agreement has been **finalized** yet.

גובש סופית

We like to leave all our **options** open.

אופציות

We can **offer you** a sole agency for one year.

להציע לך

This will give us an opportunity to **evaluate your ability**.

להעריך את יכולתך

Can you suggest a **compromise**?

פשרה

Are you in a **position** to offer more significant discounts?

עמדה

If I agree to the **modifications** you offer, can we close the

deal?

שינויים

Yes, these will be more **acceptable** terms.

מקובלים

I'll have to **amend** the quotation and send it back to you.

לתקן

The agreement must be confirmed by **written notification**.

הודעה בכתב

Do I have your **consent** to prepare the contract?

הסכמה

Let's work for a trial period without any **written commitment**.

התחייבות בכתב

Good, we've made some **progress** today.

התקדמות

I'm glad we reached a **compromise**.

פשרה

Let me send you a **summary** tomorrow morning.

סיכום

I hope this will lead to a **mutually profitable** business.

רווחיות הדדית

I look forward to a long and successful **association**.

קשרים

כיצד להתפעל?

This is just what I wanted. It's great.

It's unbelievable, you read my mind.

Thank you, I'm flattered.

This is beautiful.

Perfect, I like it.

I love your new...

It looks incredible.

It's a wonderful idea.

It came as a pleasant surprise.

I admire the way you...

Good work, very impressive!

I'm amazed you finished it in time.

It sounds exciting.

The design is astonishing.

I didn't expect it to be so colorful.

It's very pretty.

It catches the eye immediately.

Outstanding, good work.

phrases that make a special impression

ביטויים שעושים רושם

I'm sorry, I didn't mean to insult you, it was just a **slip of the tongue**.

פליטת פה

I hope we can **clear the air** between us before we continue.

לטהר, להרגיע את האווירה

Of course I accept your apologies; **no hard feelings**.

בלי טינה

Before we start, give me your **bottom line**, what is the

## השורה התחתונה

Please **bear with me** for a moment, and I'll explain all the details.

סבלנות (אליי)

I don't mean to **give you a hard time**, but I am in a hurry.

“לעשות לך חיים קשים”

Sir, if you will just **give me a chance**, I'm sure we can both benefit from this meeting.

תן לי הזדמנות

I understand, but you see I have to **draw the line** if the project appears too expensive.

להציב גבולות

I'm sure we can **work out** all our differences and agree on the price.

לפתור

You certainly **drive a hard bargain**, I didn't expect to sell at this price.

מתמקח בתקיפות

Let's **shake hands on** the contract, until the typist has it ready for signing.

נסכם בלחיצת ידיים

**Between you and me**, you've got yourself a good deal.

בינינו



## 7. MARKETING AND SALES

שיווק ומכירות

market research

חקר שווקים

We are opening two new **branches** soon

סניפים

We work strictly on a **franchising** basis.

זכיינות

We have to carry out some **market research** prior to the opening.

חקר שווקים

We will need a survey of **consumer habits**.

הרגלי צריכה

A variety of surveys are carried out to **gather information**.

איסוף מידע

Market research is a **fact-finding** procedure.

גילוי עובדות

Most research is based on **statistics**.

סטטיסטיקה

It consists in gathering and **analysing data** on the relation between product and market.

לנתח נתונים

The research aims at **supplying** the right products for the right market, at the right price and time.

לספק

Marketing research has to carefully assess **market trends**.

מגמות השוק

Only objective analysis can produce the right **conclusions**.

מסקנות

A market **forecast** is essential for future planning.

חיזוי

The research will help us predict the **market share** we would have to reach for the new product to be profitable.

נתח שוק

It will also enable us to determine the **break-even point**.

נקודת האיזון

marketing

## שיווק

We would like our product to **penetrate** the market fast.

לחדור

Therefore we shall have to offer a more **competitive** price.

תחרותי

If you **reduce costs**, the price can become more competitive.

להקטין עלויות

Market **fluctuations** make it impossible for us to keep the prices stable.

תנודות

Your prices are **reasonable**.

סבירים

We would like to test the market first with a **trial order**.

הזמנה ניסיונית

We are confident that the goods will find a **ready sale** here.

מכירה בטוחה, מיידי

**Demand** has lately exceeded the possibilities of **supply**.

ביקוש; היצע

We have been **flooded** with heavy last-minute orders.

הוצפנו

Can you guarantee regular deliveries for **large orders**?

הזמנות גדולות

If your prices are attractive, we will do our best to **promote sales**.

לקדם מכירות

We have gained a wide experience of the **requirements** of the local market.

### דרישות

We have very good connections with all the leading **wholesale dealers**.

### סוחרים סיטונאיים

Through our **distribution channels**, we are able to reach almost all the **retailers**.

### צינורות הפצה; קמעונאים

We would be interested in examining the **display system** for your products.

### מערכת תצוגה

What special discount could you grant a **sole agent**?

### סוכן בלעדי

I was **appointed** their sole agent for this area.

### מוניתי

Our sales agents work on **commission** only.

### עמלות

Each agent has a **defined sales region**.

### איזור מכירות מוגדר

Agents are provided with samples and **demonstration models**.

### דגמי תצוגה

In case of customer **insolvency**, commission will not be paid;

### העדר כושר פירעון

...in the event of any commission having already been paid to the agent, it will be **refunded**.

The sales manager receives **periodical reports** from his travelling salesmen.

דו"חות תקופתיים

**sales**

**מכירות**

**End of season** sales usually bring in good money.

מכירת סוף עונה

Even better bargains can be found at **liquidation sales**.

מכירת חיסול

We are closing for **renovation**; all goods at liquidation prices.

שיפוץ

If you persevere, you can find goods at **rock-bottom prices**.

מחירי תחתית

In order to accelerate **stock rotation**, we advertise special offers for a limited time.

מחזוריות מלאי

**Chain stores** and **department stores** offer a wide range of consumer goods.

חנויות רשת; חנויות כל-בו

They invest effort in promoting the **point of purchase**.

נקודת המכירה

We have seen your advertisement and would like **more details**.

## פרטים נוספים

I have been studying the **catalogue** you sent me a few weeks ago.

## קטלוג

I feel that there would be **considerable demand** for many of your items.

## דרישה ניכרת

We would like to order the **following articles** from your catalogue.

## הפריטים הבאים

All you have to do is fill in the **enclosed coupon**.

## התלוש המצורף

The **local distributor** will deliver the order within 48 hours.

## המפיץ האזורי

## terms of payment

## תנאי תשלום

We accept with thanks the 12% discount you **granted** us.

## הענקתם

The **draft** has been made out for payment 30 days after sight.

## שטר חליפין

Would it be possible to receive a larger discount against **cash payment?**

## תשלום במזומן

We have a **low margin of profit**, which prevents us from

### שולי רווח נמוכים

We are prepared to offer you the following terms of payment:  
half on order and the remainder in **monthly instalments**.

### תשלומים חודשיים

We will place quite a large **initial order**.

### הזמנה ראשונית

Can you guarantee regular delivery for **substantial orders**?

### הזמנות גדולות

For the order you placed with us, we suggest the **following terms**:

### התנאים הבאים

50% on your confirmation of the order, and the **balance** of 50% at delivery.

### היתרה

We will grant you **quarterly settlement terms** in the future.

### תנאי תשלום רבעוניים

As agreed, we will pay **COD (cash on delivery)** this time.

### מזומן בעת המסירה

The merchandise will be handed to you on **acceptance of payment**.

### קבלת התשלום

You proposed that we grant you **six months credit** for this initial order.

### אשראי לשישה חודשים

We have explained however that trial orders are supplied only against cash or **Letter of Credit**.

### מכתב אשראי

As soon as we **receive confirmation** that the L/C has been opened, we will ship your order.

נקבל אישור

The initial order will be despatched, subject to our receiving **satisfactory references**.

המלצות משביעות רצון

It is customary to **grant credit** only after the customer has submitted business references.

להעניק אשראי

Your order will be **processed** as soon as you let us have the customary trade references.

תתבצע

Then we shall be glad to consider offering you **open-account** facilities.

חשבון פתוח

Please supply us with information on your firm's **financial standing**.

מעמד פיננסי

**documents**

**מסמכים**

We should be obliged if you would **quote** us your lowest price.

לנקוב (במחיר)

Our agents have asked us for **quotations**.

הצעת מחיר

All sales must be accompanied by an **invoice**.

## חשבונית

Invoices are used, among other purposes, for book-keeping and **stock control**.

## בקרת מלאי

An invoice lists goods and states **price per unit**.

## מחיר ליחידה

It also states the date and means of dispatch, and the **total amount owing**.

## סה"כ הסכום בחובה

A **pro-forma invoice** is similar to the commercial invoice.

## הצעת מחיר, פרופורמה

The goods are dispatched to the customer after **payment has been received**.

## קבלת התשלום

On receipt of the goods, the receiver signs the **delivery note**.

## תעודת מסירה

His signature implies that the goods have arrived as ordered and in **good condition**.

## במצב טוב, תקין

A **receipt** is a written acknowledgement for things received, money or goods.

## קבלה

The sales department is instructed to **confirm** every order before shipping.

## לאמת, לאשר

Please confirm by letter or fax the **order you placed by telephone**.

After approval, the order **will be carried out**.

תבוצע

If a client returns goods, we issue a **credit note** in his favor.

תעודת זיכוי

## making your acquaintance

### כיצד להכיר? (דוגמאות שימושיות)

I don't think we have met, have we?

Let me introduce myself, I'm from ... Ltd.

Hello, I represent...

Excuse me, I didn't catch your name.

My name is ... , and I am the ... manager.

Here's my card.

Let me give you my fax number as well.

This is my colleague, Mr...

I'm very pleased to meet you.

How do you do?

I don't think you have met ..., have you?

...and I believe you already know...

Sure; we met at the last conference.

Yes, I have. It's a pleasure seeing you again.

Hello, it's nice to see you again.

May I have the pleasure of introducing...

I'm glad we have finally met.

We should get together some time.

I'll give you a call.

Please do.

## phrases that make a special impression

### ביטויים שעושים רושם

Our last product really **hit the jackpot**; the demand was higher than we expected.

הצליח "בגדול"

This marketing idea is great, **the sky is the limit** with all the opportunities we have.

השמים הם הגבול

Don't worry, I'm sure you will succeed, **all in good time**, you've just got to be more patient.

כל דבר בעתו

I've just finished two long meetings and I have a headache, I think I'll **call it a day**.

"לסגור את היום"

If your strategy is likely to increase sales, you have my consent to **go ahead**.

להמשיך

I didn't believe he would make it, but you know what they say, you can't **argue with success**.

אי אפשר להתווכח עם הצלחה

If you are certain that's the right thing to do, then **go for it!**.

"לך על זה!"

I know what I hope to achieve, but I'm not sure how to **go about it**.

להתחיל לטפל בעניין, לבצע זאת

## how to confirm and approve?

כיצד להסכים ולאשר?

You're absolutely right.

I can't agree with you more.

That's what I think.

That's exactly what I mean.

In such a situation, I would do the same.

I suppose you are right.

Yes, that's a good idea.

I will support you with the...

You have my consent.

I think we have a basic understanding.

All right, I will see to it.

Trust me, I'll take care of it.

You can count on me.

Go ahead, you can...

No, I don't mind, please do.

That will be just fine.

Good, this is just what I wanted.

Yes, I'll approve the...

Please get confirmation before...

That's fine by me.

I'm in full agreement.

I'll get down to it straight away.

## phrases that make an impression

### ביטויים שעושים רושם

Of course you can print this file, **as a matter of fact** this printer was designed to support graphics.

למעשה (כעובדה)

I like the challenge, I will get this project done by **hook or by crook**.

בכל האמצעים

I will take care of this right away, **consider it done**.

ראה זאת כגמור

It is very simple to operate this program, I'll have it done **in no time**.

כהרף עין, "צ'יק-צ'ק"

The computer program works **on and off**, I can never rely on it.

לסירוגין, מפעם לפעם



## 8. TRANSPORTATION AND INSURANCE

הובלה וביטוח

transportation

תובלה

Means of **conveyance** circulate by land, sea or air.

הובלה

Route selection depends on many **factors**.

גורמים

Air **transportation** used to be chosen only for small goods of great value.

תובלה

**Airfreight** used to be very expensive.

הובלה אווירית

Today **commercial aviation** is more commonly used.

Air freight is also the **solution** when time is short.

### הפתרון

Please advise us the moment the **consignment** is ready for dispatch.

### משלוח

Pack in **shock-resistant** and waterproof containers.

### חסיני זעזועים

Sometimes we might use **disposable packing** for convenience sake.

### אריזות חד-פעמיות

**Insufficient packing** might lead to the goods being damaged.

### אריזה בלתי מספקת

## general terms

### מונחים

**Incoterms** are international commercial terms used worldwide.

### מונחים מסחריים בין-לאומיים

We have our own **means of transportation**.

### כלי תחבורה

We will collect the goods **ex works**.

### ממפעל הייצור

Ex works means off the seller's **premises**.

### השטח והמבנים

The buyer takes **responsibility** for the goods from the seller's warehouse.

אחריות

He has to **arrange transport** and insurance by his own means.

לארגן תחבורה

F.O.B. means Free on Board; it is used in aerial and **marine shipping**.

תובלה ימית

The seller is responsible for **loading** the goods on board the ship.

להטעין, להעמיס

The buyer takes over, the moment the goods have passed the **ship's rail**.

מעקה האנייה

We will send you an **advice** of dispatch as soon as the shipment leaves.

הודעה

This letter informs the buyer that the goods have left the point of **departure**.

עזיבה

Under C&F the seller covers the **entire voyage**.

המסע כולו

This means that the seller covers the **cost and the freight**.

העלות וההובלה

Freight is the money paid for the **conveyance** of goods.

הובלה

It can be **assessed** by volume, weight or value.

## מוערך

The buyer picks up the goods when they reach the port of **destination**.

## יעד

The buyer **bears** all insurance risks from the moment the goods have been loaded on board.

## נושא ב...

If the seller pays for part of the **insurance**, the term will be C.I.F., meaning Cost, Insurance and Freight.

## ביטוח

Under CIF, insurance is taken out by **both parties**.

## שני הצדדים

The seller will take out a **general average** insurance.

## אברה כללית

The buyer on the other hand protects himself against **special risks**.

## סיכונים מיוחדים

## documents

## מסמכים

There are many **documents** used in shipping and transport.

## מסמכים

A **bill of lading**, used in transportation by sea, is a receipt from the shipowners;

## שטר המטען

...it describes the goods and is also a **contract of**

## חוזה שכירות מקום הובלה

A bill of lading is a receipt that **proves ownership** of the goods.

## מוכיח בעלות

Its equivalent in land transport is the **waybill**.

## רשימת סחורות

A **dock warrant** is a receipt for goods deposited in dock warehouses.

## תעודת הפקדה במחסן הרציף

All documents relating to the cargo have to pass through the **port authorities**.

## רשיות הנמל

The **invoice** for the goods has to be sent to the buyer.

## חשבונית

The **packing list** helps identify the incoming goods.

## רשימת פריטים

If you have any complaints to the **carrier**, bring it to his knowledge at once.

## חברת הובלה

Notify the forwarding agent about any **deficiencies in shipment**.

## ליקויים במשלוח

Attach a copy of your **insurance policy** to the complaint.

## פוליסת הביטוח

**Lay time** will commence six hours after the ship's arrival.

## זמן שהייה

מחסן ערובה

The goods will be stored until **duties** have been paid.

מכס

**insurance**

**ביטוח**

What is your **insurance policy number**?

מספר פוליסת הביטוח

A policy is a document listing the **conditions** under which goods are insured against risks.

תנאים

It also states the **term** of expiration of the insurance policy.

תקופה

The policy **requires** a description of the property insured.

דורשת

It **delineates** the hazards insured against.

מתארת

Will you please **quote** your rates for the cover?

לנקוב (במחיר)

What will **the annual premium** be?

הפרמיה השנתית

The **premium** is the amount of money paid to insure the goods.

The insurance contract does not **enter into force** until the premium is paid.

נכנס לתוקף

The insurance company **issues** an insurance policy at your request.

מנפיקה

To do this, you should contact your **insurance agent**.

סוכן הביטוח

A claim for damages must be **supported** by the relevant documents:

נתמכת

...the insurance policy, invoice, bill of lading, certificate of loss and an **assessor's report**.

דו"ח השמאי

An assessor has to **estimate** the damage.

להעריך, לאמוד

...and of course **proof of loss** has to be shown.

הוכחה לנזק

All this information has to be sent to the **claims department**.

מחלקת תביעות

We enclose the **average adjuster's report** and photographs.

דו"ח שמאי

How do you **assess** the premium?

מעריך

The premium in most cases is determined by a **declaration** of the insured party.

## הצהרה

It also **takes into consideration** the amount of risk.

מתחשב ב...

The insured party **declares** that the facts presented are true.

מצהיר

The insurance contract may be **void** if any of these facts prove to be untrue.

חסר תוקף

Lloyd's is an **association** of underwriters (insurers) and insurance brokers.

איגוד

It does not trade in insurance, but acts as a **governing body**.

גוף מנהל

They make rules and **arrangements** to help insurance agencies.

הסדרים

## different types of insurance

### סוגי ביטוח

A **valued policy** specifies the agreed value of the subject-matter insured.

פוליסה מוערכת

In an **unvalued policy**, the sum written is not the value of the property insured.

פוליסה בלתי מוערכת

הגבול המקסימלי

Could you insure the following goods **against all risks**?

נגד כל הסיכונים

“Against all risks” does not really **cover the goods** against all risks.

מכסה את הטובין

It covers against risks that **cannot be foreseen**.

לא ניתנים לחיזוי

Perhaps the insurance that covers most risks is **total loss or damage**.

נגד כל אובדן או נזק

Losses arising as a consequence of improper packing will not **be indemnified**.

יפוצו

Does the **extent of liability** cover flood and earthquake?

תחום האחריות

**Force majeure** includes natural disasters such as storms, earthquakes, floods and destruction by lightning.

כוח עליון

It also relates to acts of war, riots and **revolutions**.

מהפכות

What other types of insurance do you offer? What is **total loss**?

אובדן כללי גמור

Total loss makes the property **valueless** to the owner.

חסר ערך

**Actual total loss** refers to the physical disappearance of the goods.

אובדן כללי גמור ממשי

**Constructive total loss** means that the goods still exist physically.

אובדן כללי גמור, קונסטרוקטיבי

The goods are so badly damaged however, that it is **uneconomical** to repair them.

לא כדאי

**The cost** of repairing the goods would exceed their value.

הוצאה (כספית)

We also offer **average loss insurance**.

ביטוח אברה

Average loss is of **two kinds**: general average and particular average.

שני סוגים

**General average** is declared as a state of emergency.

אבריה כללית

Goods are destroyed **deliberately** to prevent a disaster.

בכוונה

**Particular average** is an involuntary and accidental loss.

אבריה חלקית

It will cover the goods against **certain risks**.

סיכונים מסוימים

A **floating policy** is taken out for a year, for a total amount of cover.

פוליסה צפה

Every time that a shipment is made, **the cover value** of the respective shipment is deducted from the total.

### ערך הכיסוי

The **open cover** is a marine insurance policy taken out for a year.

### כיסוי פתוח

The value of the property has only been **estimated**.

### הוערך

There is a maximum figure for any **individual shipment**.

### משלוח יחיד

The policy will be renewed when the entire amount of money has been **expended**.

### נצרך

Since it is not possible to send the policy itself with every shipment, individual shipments are **accompanied** by certificates of insurance.

### נלווים

The **voyage policy** insures the goods for a single voyage.

### פוליסת הפלגה

It is taken out by firms that make **infrequent** shipments.

### לעיתים נדירות

The time policy usually covers the ship for a specific **interval of time**.

### פרק זמן

During this time more than one voyage may be **carried out**.

### מבוצעת

The **mixed policy** combines the voyage policy and the time policy.

It may contain a '**continuation clause**' stating that the risk remains covered if the ship is at sea when the policy expires.

### סעיף המשכיות

#### how to disagree?

#### כיצד להביע חוסר הסכמה?

I'm afraid I can't agree.

I believe you may be wrong.

I'm sure you have made a mistake.

I have to differ with you on this point.

I am not convinced that...

I'm not sure yet.

I can't make up my mind.

I would like to look into it first.

I'd like to think it over.

Please check the figures again.

They don't accept your recommendation.

That can't be right.

No, that is not true.

I don't approve the...

I don't agree.

I disagree with...



## phrases that make a special impression

### ביטויים שעושים רושם

It was a **load off my chest** to find that I'm covered by the policy.

אבן נגולה מעל לבי

Just **for the record** I would like to state that I have never had an accident before.

לציין, ליידע

Before they agree to compensation, the insurance company

## לחקור עניין ביסודיות

...and **last but not least** they would like to hear your personal statement.

(...אחרון חביב) אך חשוב באותה מידה

**To make a long story short** they will conduct a thorough investigation and that can take a long time.

## בקיצור

In the **long run**, it's not always worth the effort.

בטווח הארוך, בסופו של דבר





## 9. EXHIBITIONS AND TRADE FAIRS

תערוכות וירידים

general terms

כללי

An international trade fair is an opportunity for manufacturers to meet their **overseas distributors**.

מפגשים מעבר לים

Many firms participate in a fair as a matter of **prestige**.

יוקרה

Other firms hope that **participation** will increase the number of their clients.

השתתפות

We want to **launch** a new product.

להשיק, "להריץ" מוצר

During the fair we will hand out **questionnaires** to check

## שאלונים

New patents and **innovations** are presented.

## חידושים

We present our **latest** models and products.

## האחרונים

We may exhibit a **mock-up** of our new model.

## דגם-דמה

**Demonstrations** are held every two hours.

## הדגמות

The public relations department prepares a **brief** that supplies information.

## תקציר

We usually **provide** catalogues and posters to create public interest.

## מספקים

Leaflets and brochures will include **additional information**.

## מידע נוסף

We are looking into a different **booth design** for our new line of products.

## עיצוב ביתן

We believe that a **gimmick** that catches the eye will promote sales.

## פעלול פרסומי

Our brochures are full of **technical information**.

## אינפורמציה טכנית

They specify the new features and **advantages** of our

## יתרונות

Participants in the **press conference** will receive more details.

## מסיבת עיתונאים

**Exhibits** on display are usually not for sale on the spot.

## מוצגים

However, you can always **place an order** during the fair.

## להזמין

In most cases, firms offer **discounts** on orders placed during the fair.

## הנחות

...and, after closing, exhibits that have been on display are sold at **rock-bottom prices**.

## מחירי תחתית

**Specialized fairs** are of little interest to the general public.

## ירידים לתחומים ספציפיים

Businessmen meet during the fair, and may continue to **exchange information** afterwards.

## להחליף מידע

Make sure you save all the **business cards** you receive.

## כרטיסי ביקור

## ordering a stand

## הזמנת דוכן

Where is the fair **located**?

## ממוקם

Can we still **book a stand**?

## להזמין דוכן

I would like to book a stand near the **main entrance**.

## הכניסה הראשית

I am sorry all these stands are already **reserved**.

## שמורים

Small stalls are available in the **main hall**.

## אולם מרכזי

Do you still have a **corner stand**?

## דוכן פינתי

Have you received bookings from companies involved in our type of **activity**?

## פעילות

We would like to be situated at a distance from our **competitors**.

## מתחרים

Please send me a **booking form** by fax.

## טופס רישום

Send back the forms before the **registration deadline**.

## מועד אחרון לרישום

The deadline for **applications** is three weeks from now.

## בקשות

I will send you the documents by **special messenger**.

## שליח מיוחד

לרשום

Of course, but we will need a **deposit**.

מקדמה, פיקדון

What does the cost of the booth **include**?

כולל

I hope the cost includes insurance and **maintenance**.

אחזקה

Sure, it also covers night **security**.

אבטחה

Please send all **correspondence** to our marketing manager.

תכתובת

Whom do I contact, if I need further **clarification**?

הבהרות

We hold **at your disposal** any further information you might need.

לרשותך

If something is unclear, do not **hesitate** to contact us.

להסס

**checking last minute details**

**בירור פרטים**

When is the exhibition **open to the public**?

פתוח לקהל

ימי חול

How many visitors are **expected** to arrive?

צפויים

We expect the same amount of **public interest** as last year.

עניין ציבורי

What is your publicity and advertising **budget**?

תקציב

We have **increased** last year's budget by 20%.

הגדלנו

This is a **unique** trade fair, the only one in its field.

מיוחד במינו

We expect wide **press coverage**.

סיקור עיתונאי

My company would like to advertise in the **fair's catalogue**.

קטלוג היריד

Does it carry **professional articles** as well?

מאמרים מקצועיים

No, we only have a **list of exhibitors** and advertisements.

רשימת המציגים

Each **exhibit** appears in the fair catalogue.

מוצג

The catalogues and **invitations** will be sent out before the fair.

הזמנות

בחסות

It is also **backed by** the Board of Education.

נתמך ע"י

What **events** are planned to take place?

אירועים

We will **organize** free lectures for the public.

נארגן

And we will also hold an **experts' conference**, to get more press coverage.

ועידת מומחים

**Delegates from all over the world will attend the convention.**

נציגים; ועידה

International conventions hire **simultaneous interpreters**.

מתורגמנים סימולטניים

**special requirements**

**דרישות מיוחדות**

Can you let us have **complimentary tickets** for this event?

כרטיסי הזמנה חינם

Each exhibitor receives two complimentary tickets for the **opening conference**.

פגישת הפתיחה

Please send ten exhibitor name-tags for my **staff** as well.

Are there **parking facilities** for the exhibitors?

שירותי חניה

I would like an **outdoor booth**.

ביתן חיצוני

Can I have the **plan** of the booth?

תרשים

I would like to consult my **interior decorator**.

מעצב פנים

All our stands are of **standard** size and shape.

סטנדרטי, אחיד

In that case, we will need a **custom-made stand**.

דוכן מוכן לפי הזמנה

We will build the stand ourselves according to our own **specifications**.

ספציפיקציות, מפרט

What is the **maximum permitted height** of the stands?

גובה מותר מקסימלי

We want more **power points** in our booth.

נקודות חשמל

...and more **spot lights**.

מנורות זרקור

No problem, but you will be **invoiced** separately for electricity.

תחויב

Are audio-visual **presentations** permitted?

**at the fair**

**ביריד**

Hello, I **represent** ... Ltd., can I help you?

מייצג

Have you **come across** our products before?

נתקלת

I can **supply** you with further information about our firm.

לספק

Are you **familiar with** these instruments?

בקי ב-

If you have a **spare moment**, I'll give you a demonstration.

רגע פנאי

I would like to explain the **advantages** of this new product.

יתרונות

Who is your present **supplier**?

ספק

Would you like me to send you a **quotation**?

הצעת מחיר

I'll take your card and **contact** you after the fair.

אצור קשר

When would be a good time to **arrange** an appointment?

I could make a detailed **presentation** at the same time.

הרצאה, הדגמה

Good, I'll call you tomorrow for **the final details**.

הפרטים הסופיים

I **look forward** to meeting you again. Goodbye.

מצפה

**how to apologize or accept an apology**

**כיצד להתנצל או לקבל התנצלות?**

Please don't let it happen again.

I don't think that is a good enough excuse.

I'm sorry about that, it's the first time this has happened.

It's my mistake, sorry.

I apologise, I didn't mean that to happen.

We are doing everything to solve the problem.

I can assure you it won't happen again.

I'm sorry for the inconvenience, can I help in any way?

Please forgive me.

I hope you will accept my apologies.

I'm extremely sorry.

Is there any way I can make it up to you?

Under the circumstances I accept your apology.

That's OK, it doesn't matter.

Don't worry about it.

Don't mention it.

That's alright. Mistakes will happen.

You have been very kind, but this is most disappointing.

**phrases that make a special impression**

**ביטויים שעושים רושם**

Every time I have to give a lecture in front of a large audience, I **get cold feet**.

לפחד, לחשוש

The fair was a lot of work, but **all in all** it was worth while.

סך הכול

Hi, **long time no see**. How have you been since the last fair?

מזמן לא התראינו

Right, let's get the **show on the road**.

נתחיל לפעול





## 10. ADVERTISING AND PUBLIC RELATIONS

פרסום ויחסי ציבור

general terms

כללי

We have a good **advertising agency**.

סוכנות פרסום

Their **advertising campaign** has proven to be effective.

מסע פרסום

The **budget director** is an open-minded man.

תקציבאי

He's the person who makes **the presentation** of the campaign to the client.

פרזנטציה, הצגה

Before starting a campaign, he has a **thorough study** of the market made.

מחקר יסודי

They have a large **research department**.

מחלקת מחקר

...and their **arguments** are backed up by facts.

טיעונים, נימוקים

When the ads are ready, a **random group** is asked to provide an opinion on the product.

קהל אקראי

These studies can show the potential effectiveness of the campaign before it is **launched**.

להתחיל, להשיק

After these interviews the **copywriter** may want to make some changes in the text.

קופירייטר, רעיונאי

Sometimes he might even write a new **slogan**.

סיסמה

**Grammatical accuracy** is vital in writing an advertisement.

דיוק לשוני

Always **proof-read** the copy twice.

תגיה

Proof-reading is essential if you want to **avoid** mistakes.

להימנע

Pay attention to correct **punctuation**.

פיסוק

## יצירתיות

The firm's **logo** has to be visible and clear.

## לוגו

A good **art director** can make consumers identify with the advertisement.

## מנהל אמנותי

Usually we try to send forth a message that **appeals to the emotions**.

## פונה לרגשות

Nevertheless it has to have some **logical reasoning** behind it.

## דרך חשיבה הגיונית

Make sure that the **positioning** of the products suits your target market.

## מיצוב

The right **package design** is capable of promoting sales.

## עיצוב אריזה

Packages have to be **industrially and graphically** well designed.

## תעשייתי וגרפי

**Trade marks** must be shown clearly on the package.

## סימונים מסחריים

**different options of advertising media**

**אפיקי פרסום**

### אפיקי פרסום

**Publicity** can be obtained through local newspapers.

### פרסום, פרסומת

They have a large **circulation** within a limited area.

### תפוצה

A **double spread** is used to double the impact of the ad.

### מודעת שני עמודים

The center spread and the **back cover** are the most expensive advertising locations.

### העטיפה האחורית

We would like to run the advertisement for a **trial period**.

### תקופת ניסיון

When working with magazines, you have to meet a **deadline** in submitting your material.

### מועד סופי

**Billboards** are used for country wide exposure.

### פרסום חוצות

These outdoor advertisements usually comprise a large **visual element**.

### מרכיב ויזואלי

...and have to have a clear **short slogan**.

### סיסמה קצרה

K.I.S.S. is the first rule of outdoor advertising; it stands for Keep It **Short and Simple**.

### קצר וקולע

The **layout** should be attractive and very clear.

## סידור, תכנון

An original graphic design attracts more **attention**.

## תשומת לב

**Illustrations** can provide a **stunning** visual effect.

## איורים; מהמם

We keep an updated **mailing list** of our customers.

## רשימת דיוור

**Direct-mail** advertising aims at a specific individual.

## דיוור ישיר

This is why a **personal approach** is used.

## גישה אישית

A full-color **catalogue** is added to the letter.

## קטלוג

In the letter we insert a **coupon** offering a discount.

## תלוש

The offer is **valid** for a limited period of time.

## תקפה

After that date, the offer **expires**.

## פוקעת

The **telemarketing** division will call before the expiry date.

## טלמרקטינג

Sometimes a **follow-up** letter is used instead.

## (מכתב) עוקב

Every three months we send out a **mail-order catalogue**.

Orders can be placed by phone, using **credit cards**.

כרטיסי אשראי

Radio advertising was **popular** before the era of television.

פופולרי

Commercial **jingles** were broadcast during programs.

ג'ינגל, שיר פרסומי

In this medium the **soundtrack** had to "catch the ear".

פס-קול

It is important to choose a good **narrator**.

קריין

Today **television advertising** is believed to be most effective.

פרסום בטלוויזיה

Television has made it possible to show actual **demonstrations**.

הדגמות חיות

...and a **comparison** between different products.

השוואה

**Subliminal advertising** is illegal in most countries.

פרסום תת-הכרתי

A commercial **spot** is bought for a specific program.

מיקום

Pay careful attention to the **timing** of your spot.

עיתוי, תזמון

Prices are not **fixed**; ads that are broadcast at prime time

## קבועים

The tariff of ad broadcasting is determined by the **popularity rating** of the program in which it is broadcast.

## דירוג פופולריות

Prices are measured in cpt. which stands for **cost per thousand**.

## מחיר לאלף

This means the amount of money that has to be **invested** to reach a thousand viewers.

## מושקע

Television commercials are very expensive to **produce**.

## להפיק

The **production manager** is responsible for not exceeding the budget.

## מנהל ההפקה

A **professional director** is chosen to perform the task.

## במאי מקצועי

He **coordinates** the actors and the **technical staff**.

## מתאם; צוות טכני

Sometimes he will want to build a special **set**.

## תפאורה

At other times he will want to shoot **on location**.

## באתר

**Public relations** is also considered a form of advertising...

יחסי ציבור

...which helps to create and maintain the company's public **image**.

תדמית

Some people believe that this kind of advertising, by P.R., is most **effective**.

יעיל

A company's image can **guarantee** high quality or reliable service.

מבטיח

The P.R. department supplies the media with information that can be **considered as** news.

להיחשב כ-

Information that is presented as news appears more **authentic** than an advertisement.

אותנטי, אמין

A public relations campaign has to be **planned thoroughly**.

מתוכנן היטב, ביסודיות

It has to be based on information and **solid facts**.

עובדות מוצקות

Advertising, on the other hand, is a **manipulation of information**.

מניפולציה של אינפורמציה

The Public Relations Department also prepares **press conferences**.

מסיבות עיתונאים

These conferences are held every time there is information of **public interest**.

עניין ציבורי

Newspapers will receive a **press release** that includes all the relevant information.

תמסיר לעיתונות

**offering an alternative**

**כיצד להציע חלופות?**

Maybe you would prefer...

I think you would like... instead of...

Perhaps you would like to...

It would be better to...

There is another possibility that we should consider.

Which of the alternatives do you prefer?

Would you like to... or to...?

Don't you think we should...?

Another way to do it is to...

We have to choose between... and...

There are a number of options.

I think you should try... before...

Let me offer another idea.

There is a different way to...

Of course another way of looking at it is...

Had you considered...?

## phrases that make a special impression

### ביטויים שעושים רושם

The short time allowed for the campaign makes me feel as though I were in a race **against the clock**.

במירוץ נגד הזמן

We will have to work over the weekend, if we want **to meet the deadline**.

Come on, let's **get rolling**, we have a lot of work to do.

### נתחיל

Once in a while, all the staff gather for a **brain storming** session, and try to come up with new advertising ideas.

### סערת מוחות (צוות חשיבה)

On T.V. you have to **make your point** before you lose the viewers' attention.

### להגיע לעיקר

I would say that **in the long run** advertising is worthwhile.

### בטווח הארוך

You know what they say, **one picture is worth a thousand words.**

תמונה אחת שווה אלף מילים

Speakit  
.TV



## 11. LEGAL ASPECTS

היבטים משפטיים

the trial

נוהל המשפט

We have filed a **civil action** against your firm.

תביעה אזרחית

The company will be tried for **negligence**.

רשלנות

Since all efforts to **achieve a compromise** have failed...

להשיג פשרה

...it is our decision to **prosecute** your firm.

לתבוע

זכאים

We presented the **statement of claim** last week.

כתב התביעה

The court will have to determine **liability** in this matter.

אחריות

Did the court receive the **statement of the defence**?

כתב הגנה

We have provided our lawyer with a **Power of Attorney**.

כתב יפוי כוח

We have complete confidence in his **integrity**.

יושר

He will collect a **deposition** from all witnesses before the trial.

תצהיר

A witness' **affidavit** may serve as evidence.

הצהרה בשבועה

The **prosecuting attorney** will start the trial.

קטגור

He will present his **allegations** before the court.

טענת התובע

The second stage of the proceedings will be the defence **plea**.

טענת ההגנה

The **attorney for the defence** will speak on behalf of his client.

The accused can **plead innocent or guilty**.

לטעון לחפות מפשע או להודות באשמה

When this stage is over, the prosecution will be recalled for a **replication**.

מענה התובע

A case can not be based on **speculations**.

ספקולציות

Evidence will be **submitted** in support of claims.

להגיש

The prosecutor may want to call witnesses to the court to give **testimony**.

עדות

...of course he will try to offer some **conclusive evidence**.

ראייה מכרעת

Even an eye-witness' testimony can be **controversial**.

שנוי במחלוקת

All the evidence or testimony must have **relevance** to the case.

שייכות

The attorney for the defence is then called for a **rejoinder**.

תשובה חוזרת (נתבע)

He will offer the defence's **point of view** to the allegations.

נקודת ראות

He may also raise **objections** to some of the claims.

התנגדות

לחקור חקירה נגדית, צולבת

They will try to present the **evidence as conflicting**.

עדויות סותרות

The **proceedings** will continue, until the judge reaches a verdict.

הליך משפטי

The judge will **take into consideration** all the evidence, before making his decision.

להתחשב

The judge will give a **verdict** based on the arguments presented.

פסק דין

... after which he will pass **sentence** on the guilty party.

גזר דין

All **law costs** will be covered by the losing party.

הוצאות משפט

Either party can **lodge an appeal**, if it feels justice has not been served.

להגיש ערעור

This appeal will be discussed in the **Court of Appeal**.

בית משפט לערעורים

In matters of public interest, a **petition** may be filed.

עתירה

Sometimes the **Supreme Court**, the highest instance, will be asked to rule in these matters.

בית המשפט העליון

## ליצור תקדים

The precedents may be resorted to as **reference** in future proceedings.

## אזכור

## arbitration

## בוררות

In case of **dispute**, the differences between the parties will be submitted to arbitration.

## ויכוח

Both parties would like to reach a **settlement** without going to court.

## הסדר

Any disputes arising in connection with this contract shall be finally settled by **arbitration**.

## בוררות

Each party will appoint its own arbitrator and the **arbitration court** will nominate a third.

## בית משפט לבוררות

The arbitration tribunal shall consist of two arbitrators and an **umpire**.

## בורר (פוסק)

**The umpire will be nominated** by the court...

## ממונה

...in order to prevent any **conflict of interest**.

## ניגוד אינטרסים

Each party will appear before the tribunal and present its **arguments**.

טיעונים

The arbitration will suggest a fair **compromise** to the parties.

פשרה

The parties agree that the **award (or ruling)** shall be obeyed and observed by both.

פסק-דין, צו

Both parties have to **comply with the resolution**.

לציית להחלטה

The arbitration is as **binding** as a court ruling.

מחייב

Speakit  
TV  
financial disputes  
סכסוך כספי

We are afraid our **experience** with your firm has not been pleasant.

ניסיון

More than once have we had to remind you that payment was **overdue**...

זמן פירעונו עבר

...and the balance, when paid, was not **adjusted according to** the legal rate of interest.

מתואם לפי

It seems that you have no intention of **discharging your liabilities**.

We insist that your **remittance** reach us within five days from...

תשלום

Otherwise, we will have to place the matter in the hands of our **solicitors**.

עורכי דין

We shall instruct our solicitors to enforce payment by **legal means**.

אמצעים משפטיים

Unfortunately, obtaining payment through legal channels is the only **alternative** you leave us.

חלופה, אלטרנטיבה

We shall be forced to seek assistance from a **debt-collecting agency**.

חברת גבייה

This will surely prove an **unpleasant experience** for your company.

חווייה לא נעימה

Our **legal adviser** has instructed us to sue your firm.

יועץ משפטי

We will demand full payment and **compensation**.

פיצויים

We also intend to ask the court to **confiscate** the remaining stock.

להחרים

This matter has caused us **indirect damage** in many ways.

נזק עקיף

דמי נזק מפצים

**how to invite people?**

**כיצד להזמין? (אנשים)**

We would like you to join us.

I would be very grateful if you could come.

Would you be able to attend the meeting?

I'd like to invite you to...

Could we meet over lunch?

What date would be suitable?

Would you like to come to dinner at my house?

Great, I'm looking forward to it.

I'd be very pleased if you could join us.

When can you come and visit us?

It will be a pleasure to have you over.

You must come and see our new...

I won't accept "no" for an answer.

What time would be best for you?

Good, I'll be expecting you then.

Can I take you out to lunch?

## phrases that make a special impression

### ביטויים שעושים רושם

**Hold your horses**, you can't accuse anyone unless you have proof.

### תתאזר בסבלנות

You can settle this case out of court. Don't tell me it's not possible. **Where there's a will, there is a way.**

### אין דבר העומד בפני הרצון

Before I can represent you in court, I have to know the truth,  
so please **level with me**.

לדבר בכנות

I can trust my lawyer to back me up **through thick and thin**.

בטוב וברע

I have a feeling that we only **scratched the surface** of this  
case and that we should go deeper into the matter.

טיפלנו בעניין באופן שטחי

Someone is holding back information, I **smell a rat** and I'm  
going to find out the truth!

חש שמשהו לא בסדר, לא "מריח" טוב

