

(Half-title Page)

WAS TUT MAN WENN...: A TEACHING MANUAL

WAS TUT MAN WENN...

A TEACHING MANUAL ON THE BANKING, POSTAL, AND TELEPHONE SYSTEMS
OF GERMANY

By

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ABSTRACT

The focus of this project is on an area that appears to have been lacking in the teaching of German as a foreign language. The teaching of practical business knowledge and knowledge of everyday lifestyles has been limited to specific areas of study in most German language courses and related textbooks. The practical topics that have been covered in the German language classroom are those of value mainly to tourists. These topics are transportation, accommodation, shopping, and restaurants. Practical matters regarding finances and communication have been superficially covered. Therefore, the purpose of this project was to incorporate information on the finance and communication systems in Germany into a package for use in the foreign-language (FL) classroom.

The major part of this project was the research conducted in Germany, and the preparation and the writing of the manual. The remainder of the project deals with a discussion on the relevance of the manual's content, the reasoning behind the manual's format, and use of the material in the manual and related authentic materials in the classroom.

The information incorporated into the manual was

gathered in Germany from interviews with personnel at each of the three institutions, from publications and forms used by each institution, and from trade magazines.

The information in the manual is presented in a 'user-friendly' format in English. Relevant German terminology is provided in strategic locations to enable the reader to learn the concepts without being overwhelmed by the terminology. The reader's ability to speak German was also considered in the preparation of the manual. A basic grasp of German is desirable for the reader, however the information contained in the book can still be of use to people with no background in the German language.

A draft of the manual's banking chapter was tested in a second-year German classroom, at the secondary school level. The test and its results are discussed in the theoretical portion of this work.

Acknowledgements

This manual would not have been possible without the assistance, information, and materials provided by Sparkasse Regensburg, the Deutsche Bundespost, and Telekom. There are several people to whom I wish to give thanks for their contributions. Hartmut Hermann clarified many complex banking functions so that I was able to describe their function in English. Inge Langgartner, Gerhardt Felgner, Robert Langgartner Sr., and Harry Friedrich answered numerous questions covering the details. June Wood made sketches of my photos and provided helpful suggestions and time: a precious commodity. My supervisors for this project were Dr. Gerhardt Teuscher and Dr. Jack Richardson. They provided me with helpful guidance and advice. I wish to thank the Professors of German in the McMaster University Department of Modern Languages as well. I developed my appreciation of the German language in their classes.

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NOTE ON THE PROJECT

I am taking this opportunity to explain some aspects regarding the arrangement of this project. This project consists of two parts: a theoretical discussion and a manual. Due to the nature of the contents I have placed the Endnotes and Bibliography at the end of the theoretical discussion (Part 1) as they relate only to that part of the project.

In Part 2 you will note that the format is different from that of Part 1. This format is designed to be 'user-friendly' to the audience for which it was written.

INTRODUCTION

In a world where advances in transportation and communication technology are shrinking the distances between countries there is a greater need to prepare language learners, to close the gap between differing cultures, and to promote better understanding between nations. This was the impetus for the development of the manual, *WAS TUT MAN WENN...*, for use in the classroom.

Foreign language (FL) programmes today need to concentrate on including a study of the target country's culture as well as its language. The importance of teaching the culture of a foreign country has been recognized by the U.S. military, by Harvard University, and by many others.

The U.S. military saw the need for their personnel living in a foreign country to have an awareness of that country's culture in order to avoid embarrassing situations. A handbook, *These Strange German Ways*¹, covering a vast array of topics, such as: accommodation, transportation, restaurants, and shopping was produced for American military personnel and their families living in Germany. These are the topics that are usually covered in FL programmes. However, the handbook also covered topics, such as: apartment rentals,

bank accounts, work permits, and radio operation fees. These topics are usually left out of the German language textbook yet they are important to anyone staying for some time in Germany.

Harvard University's ESL programme saw the need to expand the topics covered in the language classroom and has incorporated courses called 'English for Special Purposes' for their ESL students in their professional schools. The students learn subject-specific terminology through the case study method.²

The Communicative Competence of a student (the ability of the student to use the appropriate language in the appropriate manner in a variety of different situations) requires the student to have knowledge of the target country's culture. Briere wrote:

"it seems clear that the acquisition of the grammatical rules of phonology, syntax, and semantics of a second language is not enough to ensure that L2 learners will be communicatively competent in the speech community they are operating in."³

Hector Hammerly furthers Briere's point, by stating that until the language learner understands the target culture and is able to behave appropriately in that culture the learner is not considered to be fully trained. His concept that "a language is used within a cultural framework" validates the

need for the study of culture as an important aspect of learning a foreign language.⁴

The Ministry of Education in Ontario has recognized the value of the integration of language and culture in foreign language programmes and has stressed this in the guidelines for developing curriculum: "there should be an interplay between the study of culture and the development of the students' language competence"⁶

The philosophy behind a highly successful secondary school French text is that a language programme should not only teach the structure of the language but should provide the learners with general knowledge about the target country and allow them to develop life skills.⁷ Activities and content based on this philosophy should motivate the learner in his/her study since the learner will see the material as being relevant to real-life situations which he/she may encounter in future.⁸

The material in the manual, *Was Tut Man Wenn...*, focuses on practical, everyday activities that people visiting or living in Germany may encounter. Students will find the material relevant to their learning as they prepare for their real-life experiences in the target country. These topics are not covered in German textbooks or language classes in depth. Therefore, there is a need for this manual. It may be used as a supplement to an existing language programme along with the

related authentic materials.

CONTENT OF THE MANUAL

The manual focuses on three institutions: banking, postal service, and telephone. Descriptions of the services provided by each system are included with explanations of their uses where necessary. Each institution has an entire chapter assigned to it as well as a section containing the pertinent vocabulary. Each chapter has a certain area of focus:

1. Banking - chequing and savings accounts, bill paying, and the related forms;
2. Post Office - the sending and receiving of mail, and new methods of sending messages; and
3. Telephone System - the cost of using the telephone, using public telephones, and types of telephone calls.

Related general interest information is also provided in each chapter.

These areas of focus are relevant to what a person may encounter when in Germany: for example, a business person may need to go to the bank to open an account or to pay a bill; a student studying in Germany may need to have his/her mail forwarded after returning to Canada; a tourist may need to make telephone calls while in Germany and needs to know the most efficient way to make them.

The activities described in the manual are what the average German would know how to do without assistance. This manual addresses the need for most students of a foreign language, which is to be able to function as much as possible like a native in the target country.

FORMAT OF THE MANUAL

The manual, *WAS TUT MAN WENN...*, has been designed for a variety of users. It is not imperative that the reader be able to read or speak German if he/she wishes to use this manual to become familiar with the three institutions and their services. If the reader is using this manual to learn how to speak and use the appropriate language in the real-life situations covered by this manual then he/she should have already a basic knowledge of the German language. The student with a basic knowledge would have completed the first year of a secondary school German programme or its equivalent. Students at this level of study have been designated as the "lower level language student" in this study.

This manual is intended for teachers and students. Teachers can use the manual to update and expand their personal knowledge of these topics or they may wish to use it in the classroom as a supplement to their curriculum. Discussion on how teachers may use this manual in a classroom is covered in the sections **IN THE CLASSROOM** and in **SUGGESTED**

ACTIVITIES.

People who would find this manual most useful are those who meet the language requirement and are planning to either:

- study in Germany;
 - travel within Germany;
 - live in Germany;
 - conduct business in Germany;
 - work with a German-based company;
- or
- increase their knowledge of German culture.

Students who are not using this manual in their German programme may wish to use it as a resource for project work.

The manual was written in English specifically to enable the student to use it no matter at what level of competence in the German language he/she may be. The three themes (the banking, postal, and telephone systems) require a complex technical vocabulary which would be unfamiliar to the student. The student would have great difficulty working through this manual if it were written only in German. Instead, appropriate German terms are provided in a lexicon at the bottom of each page and at the end of the third chapter.

The lexicons at the bottom of each page provide a number of terms that apply to the material covered on each page. In the vocabulary section at the end of the manual the

terms are arranged and translated (German to English) in alphabetical order according to theme. The learner should be encouraged to concentrate on a theme when using this vocabulary. Translation from English-to-German activities are not desirable within these areas of study because of their highly specialized vocabulary, for example: the student would have great difficulty finding banking terms, beyond the ones supplied in the manual, in most English-German dictionaries.

Whenever a German word is used in the text it appears in bold characters to highlight it. The teacher should make the reader aware that the German character 'ß' was not used, instead 'ss' was used in its place. The 'ß' and letters 'ä', 'ö', 'ü' were not possible on the desk-top publishing programme used to format the manual (the umlauts were placed in carefully by hand). All German currencies are displayed in the proper German format which is the reverse of the Canadian use of the comma and the decimal: DM 6.100,50 is the proper way to display a German currency value.

The format of each page is designed to make the manual 'user-friendly' by dividing the information up into smaller units presented by subtitles. Part of the intent behind producing this manual was to make it useful as a reference guide. The format had to be in a manner such that a user could easily find information relevant to a specific need, such as how to complete an application form, how to address an

envelope correctly, or how to contact the international telephone operator from inside Germany.

The 'INFO' and 'TIP' boxes were highlighted with a specially designed format of a filled-in title box and a line box around the information. The purpose of this design is to attract the reader's attention to the data contained inside.

The 'INFO' box contains information that is of general interest in nature. The 'TIP' box contains special information to which the reader should be alerted. The tips are usually time or money savers. The information in both types of boxes was made brief deliberately to maintain their effectiveness.

The writing style of the manual was kept simple to assist the reader in understanding the material as many of the topics covered are complex and abstract.

The documents that were included were selected on the basis of their common usage and their level of difficulty. The application form on page twelve of the manual was not presented in its entirety as the portion of the form removed contained contract details of a highly complex legal nature that even the average German would find heavy reading. That particular portion was not necessary to the learner's understanding of how to complete an application form. The other banking forms that were provided are the ones most likely to be needed by an account owner. The information that

was used to fill in the forms was provided in a brief write-up to assist the reader in understanding how the forms were completed.

IN THE CLASSROOM

This manual was designed for use in the classroom as well as for reference. Students of a foreign language need to have the opportunity to work on aspects of culture such as the common, everyday activities of the people in their target country. The Ministry of Education prescribes the teaching of culturally related material along with language concepts. Teachers are to choose from a wide variety of topics that include the social and financial institutions of the target language's country, in this case, of Germany. These topics are meant to enhance the students' learning as well as motivate them in their study.⁹ All three institutions presented in this manual are suggested as possible topics to be covered in the study of the target language's culture. For what the Ministry describes as "linguistically demanding cultural topics" the teacher is advised to suggest English-language material to which the students can refer. This makes the manual suitable for use in the language classroom since it is written in English. The teacher is also encouraged to integrate language teaching with another subject area in the school,¹⁰ for example: when studying the banking system in

Germany students may benefit from a lesson on Canadian banking from a Business Studies teacher.

It has been my experience that German language classes place little emphasis, if any, on the three topics covered in the manual. Some courses give students a simple overview of how to send a letter, make a phone call, or make change in German currency. In other words, they do not cover these topics sufficiently. Much of the problem has been due to the lack of resources on these topics. Graham Low commented on this lack in his statement "it is hardly controversial to note that teaching materials are one of the major determinants of what gets taught in language teaching programmes."¹¹ H.H. Stern upheld this idea and furthered it by adding that the choice of materials affects "not only the content, but also the objectives, the teaching strategies and evaluation procedures."¹² This manual provides the necessary information to allow a teacher to cover topics on the banking, postal, and telephone systems in greater detail than has been possible up to this time. The teacher would also be able to get a large variety of supplementary materials on the three institutions by having someone in Germany pick them up or by contacting an institution directly. The teacher may contact the public relations officer of the Bundespost or of Telekom for materials on the postal and telephone systems.¹³ For banking materials one may contact a branch of a German bank (eg.

Commerzbank) in Toronto for information on how to obtain materials. All three institutions want to promote themselves to the public. They were extremely helpful in supplying me with a host of materials when I was doing the research for this manual.

The kinds of materials that the teacher may wish to collect are tape recordings of actual employee/customer conversations, advertisements, forms, photos, etc. (Further mention of materials is made in the "Authentic Materials" section of this study.)

The study of these institutions lends itself easily to the use of authentic materials in the classroom, which is a highly desired motivator. As well, students should be encouraged to create meaningful messages as part of their interaction with the language. The use of authentic materials makes activities more relevant to the student, especially if he/she anticipates travelling to the target country in the future. The activities can prepare the student for possible experiences he/she may encounter while travelling abroad.¹⁴

A lesson using a draft of the banking chapter of the manual was conducted with the lower level language students (second year of a secondary school language programme) to test the complexity of this material. The banking chapter was chosen because it is the most complex and abstract of the three topics. It was felt that if the students were able to

handle this unit then they would be able to handle the other two as well.

The material was found to be of considerable interest to the students. The average age of the students was seventeen. Their knowledge of Canadian banking was limited so they would have benefitted from prior instruction on Canadian banking. They were introduced to the services that are provided in the bank and to the accompanying paperwork.

The materials given to each student consisted of the paperwork section of the banking chapter and a follow-up activity. The students first listened to a lecture on the banking system and services and then were given the notes that explained how to complete the paperwork. A discussion on how the forms were completed followed. Subsequently the students were given blank forms to complete using the information provided for them. A copy of this activity is provided in the Appendix. The students experienced some confusion over the forms to be completed as these were on separate sheets from the information to be used. The activity would be even more effective if the appropriate form were provided directly under the transaction information. As another follow-up activity the students were divided into groups. One student from each group was selected to read the entire banking chapter in order to become a group's 'expert' on banking. The 'experts' had a few days to familiarize themselves with the material. The

groups then prepared commercials advertising the services offered by the banks. The students displayed a great deal of enthusiasm during the preparation of the commercials. Their pleasure with the use of the German language was obvious.

The student experts from this class were also requested to evaluate the banking unit. (Since the time of these evaluations, corrections and adjustments have been made to the unit.) On the whole the students found the format helpful, the use of German terminology not to be overwhelming, the sequence of concepts to be in a logical order, and the topics covered to be interesting. The teacher's evaluation was similar. On reflection, the lesson would have been better if only a portion of the information had been covered at that time due to the time constraints caused by visiting a class to test the chapter.

AUTHENTIC MATERIALS

The use of authentic materials in a foreign language programme is necessary for a number of reasons. Students must have exposure to a variety of language styles and vocabulary to maximize the number of real-life encounters for which the students are being prepared¹⁵; to avoid culture stress they must be exposed to the real-life culture of the target country and they must be prepared for the types of situations they may experience if they have the opportunity to travel or live in

the target country.¹⁶

According to the Acculturation/Pidginization Theory the use of authentic materials is encouraged to reduce the distance between the students and the target language group. By decreasing the distance between the two groups the learner will feel more comfortable with the target language's culture, which may tend to motivate the learner to the task of learning the language.¹⁷ The familiarization of the student with the common transactions and usage of the target country's institutions will help to narrow the distance in the culture gap. The use of the manual in Part 2 is designed to help bridge the culture gap between Canada and Germany. The intention of the manual is to familiarize the reader with Germany's culture in relation to three major institutions. The use of authentic materials in the banking chapter is necessary to illustrate how banking in the target country is similar to banking in Canada and to note the differences. Even for a short-term visit in Germany the visitor may need to utilize banking functions, for example: the visitor may need to make a bill payment. If the manual is being used by a FL teacher as a resource in the classroom then the teacher should endeavour to include other authentic materials to enhance the topics covered in the manual. Such materials could include a variety of forms, brochures and booklets, trade magazines, and advertising from all three institutions. Specific

materials such as telephone directories and price lists of services, if available, would also be of use in the classroom. The teacher should attempt to keep the authentic materials as current as possible. Outdated materials may cause confusion when the student gets to the target country and finds the situations and terminology different from what he/she had been taught; however, the materials are still of use in giving students an opportunity to work with different language styles and terminology.

The authentic materials provided in the manual's banking chapter are only a small selection of banking forms that are available. Care was taken not to overwhelm the learner. The selection provided includes the most commonly used forms; these are the forms that the learner would likely need to use if planning to live in Germany, even if only for a year or less.

Motivation of the learner is another important aspect in the use of authentic materials. After acquiring a basic knowledge of German the student is ready to use this knowledge in true-to-life situations. The learner should be encouraged to participate in many situations. These situations should be designed to utilize a variety of language styles, such as formal, informal, and technical. To aid the student in reading or conversing in the three areas covered in the manual a lexicon of specialized terminology for each of the three

institutions was provided at the end of the manual. The activities the learners participate in should be designed carefully to ensure that the learner is not overwhelmed by the complexity of the language. Learners with only a basic knowledge of the language should be able to do simplified activities, such as filling in a deposit slip using information provided or simple role playing as a customer requesting help to transact business. Complex activities can be developed for the more advanced learners, such as a commercial highlighting a bank's services or an in-basket activity.¹⁸ The point the teacher should be aware of is that the lessons that are created should be based on the language level of the learner. The language level of the material is not as important. Learners should be encouraged to work with material that is above their level as long as they are carefully guided through it in order to avoid any frustration. The lessons should be designed to guide the learner from comprehension of the material to productive activities using the material. Activities designed for the use of complex material would have to be superficial for learners of a lower level¹⁹.

SUGGESTED ACTIVITIES

There are a variety of methods which can be used to cover the material in the classroom, either by using the

manual as a text or just by using it as a reference book. How the material is covered is a matter of teacher preference and the students' level of competence with the German language. In order to assist teachers who wish to pursue these topics in their classroom a list is provided of possible activities that they could use. Most of these activities deal with only the material from one chapter at a time, unless otherwise noted.

1. Students could do a comparison and contrast of the Canadian and German systems. They would look for similarities and differences between the two systems. Not all differences or similarities are identified as such in the manual: for example, mail forwarding is available in Canada as well; and Canada does not have anything similar to the ec-Karte or the eurocheque. This type of activity may involve some research on the Canadian system, which makes it an excellent homework activity.
2. Improvisation activities are possible with this content. It is advised that the students have a problem-solving situation to deal with or a specific goal when doing improvisations to give the students a direction and something about which to talk.²⁰
3. Dramatizations using a script could be prepared by the students illustrating the interaction between customers and employees.

4. Students could prepare advertisements, such as the radio and T.V. commercials advertising the services of a bank or advertising flyers. (Students could use desk-top publishing software to do flyers--this has been a very successful activity in a secondary French immersion programme).
5. Letters could be written with the focus on the format of the letter and envelope as well as the content of the letter. These could be letters of complaint regarding the service received or a request for a particular service.
6. Students could analyze authentic materials (brochures, price lists, advertisements, trade magazines, etc.) for a research project.
7. Students could work on an in-basket activity (for description see Note 18)
8. If other materials are available the students could be requested to work out the cost of a variety of scenarios: for example, the cost of sending five letters--two to Canada and two to Berlin of one specific size and one to France of another size--or using a scaled map and a list of places to which phone calls of specific time lengths were made, from which the students must calculate the total cost.
9. As an integrated project on all three topics the

students could make up a diary describing their first few days living in Germany and what they had to do to get settled, or a typical week in Germany, including their trips to the post office, the bank, and their use of the telephone.

There are many more activities which could be done using the three topics and their related authentic materials. The teacher should judge their appropriateness with regard to the age, background and language level of the students, and how well they meet the objectives of the course.

The addition of authentic materials makes each activity more challenging, thereby increasing the students' language store, preparing the students for real-life experiences, and narrowing the gap between the Canadian and German cultures.

CONCLUSION

With the changes wrought by technology, opportunities for travel have become more accessible and affordable. Therefore there is a greater need for FL students to be prepared for all aspects of language use in the target country. The ability to discuss literature and current events is no longer sufficient for survival in a foreign country. The learner needs to be able to communicate appropriately in the realms of finance and communications as well as in those

of transportation, shopping, restaurants, and accommodation. Insufficient preparation can be the cause of misunderstandings, confusion, and frustration. Imagine the problems that could arise because of the misuse of the words *Steuer* or *Kredit*. Both words have two genders and the meaning is altered by the gender used, for example: *der Steuer* means "steering wheel" while *die Steuer* means "tax" and *der Kredit* is the *credit* one may use when purchasing something without cash while *das Kredit* is the *credit* one would use when recording an entry on the right-hand side of an account.

As well technological advances have created more choices. In the manual some of these choices are illustrated, for example: the German methods of paying bills, sending messages, and paying for telephone services.

In order to gain confidence in utilizing the services described in the manual the learner must be provided with opportunities to experience simulations of the real-life activities. The learner needs to know what his/her choices are and what vocabulary is necessary to convey his/her meaning if he/she wishes to avoid difficulties.

Teachers can use the manual to prepare their students for the types of situations they may encounter in the areas of finances and communications. If the manual is to be used as a supplement to the classroom text as a unit of study then related authentic materials will be needed for follow-up

activities. The appropriate authentic materials will foster student motivation and provide the student with the opportunities for true-to-life experiences. The more familiar the student is with the services provided by the three institutions the more comfortable he/she will be in utilizing those services as it will be easier to communicate what they have learned.

A variety of activities has been suggested on how to utilize authentic materials from these institutions in the classroom; teachers will have ideas of their own based on the type of materials selected.

The manual may also be used as a reference guide inside or outside of the classroom.

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**A MANUAL ON THE
BANKING
POSTAL
AND TELEPHONE SYSTEMS
OF GERMANY**

by

ADRIENNE LANGGARTNER

Introduction

WAS TUT MAN WENN... was written to fill a gap. Most German courses provide the language student with a partial coverage on practical matters; students receive the vocabulary and information on transportation and tourism themes, but few courses or language texts take an in-depth look at other everyday activities found in common institutions such as the bank, post office and telephone company. The focus of this manual is on providing the reader with useful information, helpful hints, and the necessary vocabulary to be able to participate in these activities using German with confidence.

This manual is not designed to teach how to speak German, but rather to build on and enhance the reader's knowledge of the language. You need to know the basics of German grammar and vocabulary if you wish to be able to use the vocabulary provided when you are involved in the situations covered in this manual. This manual is designed to extend your knowledge of German in three thematic areas: banking, postal system, and telephone system. It is not intended as a highly technical guide to these systems. The intention is to provide the reader with information that will help to build confidence in using the second language.

This manual will be of use to teachers of German,

students of German, and people who have German as a second language and wish to travel, live, or work in Germany, or do business with German companies.

The three institutions presented are very similar in nature and function to the Canadian institutions, therefore the emphasis is placed more on the differences than on pointing out similarities.

The services you will read about are universal across Germany, even in the region of the former East Germany.

I hope you will enjoy reading this manual as much as I did researching it.

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CHAPTER 1

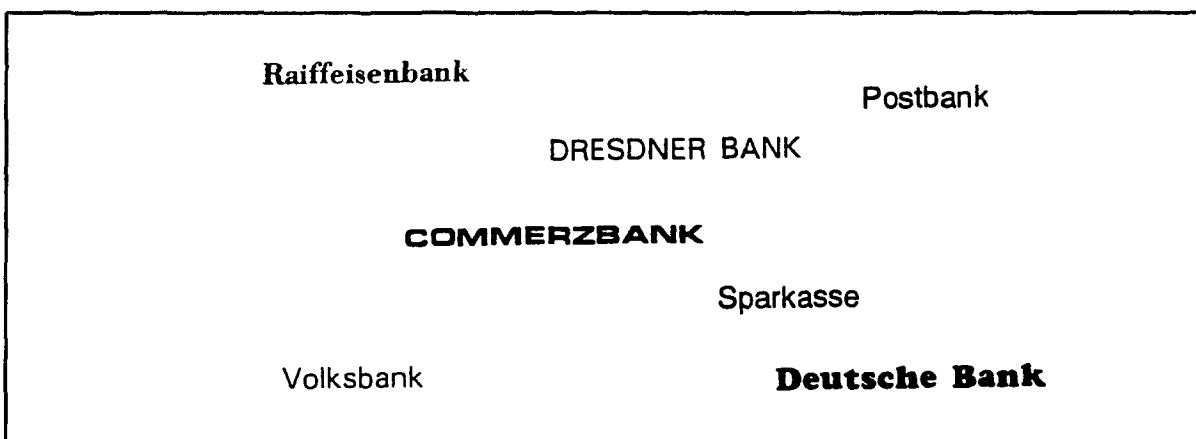
BANKING IN GERMANY

When you travel to Germany you will likely need to use the services of a bank whether it is to simply cash in a traveller's cheque or to have an account to handle your money.

The German banking system is similar to the Canadian system in many ways. This guide to banking in Germany will describe the differences you may encounter and will also explain how basic banking activities are handled.

To assist you in learning about banking in Germany the following has been included in this section:

- i) a general description of the structure of banks in Germany;
- ii) an explanation of how money transactions are handled in Germany;
- iii) examples of some of the services provided by German banks;
- iv) a demonstration of how to fill out the necessary paperwork; and
- v) a glossary of banking terms to assist you in expressing yourself in German.



AT THE BANK

When you go into a German bank you will realize that it is set up in a design similar to Canadian banks. Bank machines, tellers, deposit slips, and the hushed atmosphere will seem very familiar to you. The differences between the two systems are not so visible. The German banks differ in the way that they are organized, in how they deal with the customer, and especially in how they handle your money.

THE GERMAN BANK STRUCTURE

The **Deutsche Bundesbank**, in Frankfurt am Main, is the equivalent of the Bank of Canada. It does not offer banking or financial services to the public. It is in charge of producing the **Deutsche Mark (DM)**, controlling its value, and banking policy. In each state there is the **Landeszentralbank**, which is a branch of the **Bundesbank**.

There are three main types of banks: regular savings banks (**Sparkassen**), co-operatives (**Genossenschaftsbanken**), and share companies (**Aktiengesellschaften**).

SAVINGS BANKS (SPARKASSEN)

These banks are set up by the local governments and are designed to deal with people from all walks of life. The deposits are guaranteed up to **DM 35.000,00** per person. There are several to choose from. Look for names such as

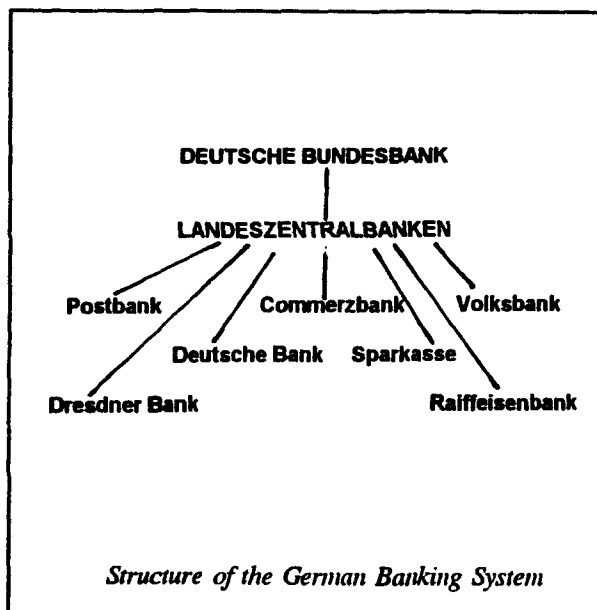
Sparkasse, Deutsche Bank, Postbank, Commerzbank, and Dresdner Bank.

CO-OPERATIVE BANKS (GENOSSENSCHAFTSBANKEN)

These banks are similar to a c-operative bank whose clients are also shareholders. Watch for the **Raiffeisenbank** and the **Volksbank**. The **Raiffeisen** is an international bank. It is found in other European countries (France, Switzerland, and Austria).

CHOOSING A BANK

When choosing a bank to handle your money look for a convenient location and compare the cost of the service charges. By law, every bank must have a price list posted so that people can check the service



LEXICON

die Deutsche Bundesbank:	national bank of Germany
Deutsche Mark (DM):	currency of Germany
die Landeszentralbank:	state branch of the Deutsche Bundesbank
die Sparkasse:	regular savings bank
die Genossenschaftsbank:	co-operative bank
die Aktiengesellschaft:	share company
der Preisaushang:	price list

charges from outside of the bank. Check the prices carefully, German banks charge for many services that we have for free in Canada.

Munich is not a branch of the one in Regensburg.

OPENING AN ACCOUNT

After choosing your bank take with you some money, identification (in your case your passport), and your address in Germany. Banks require at least DM 1,00 as a deposit when you open an account. An example of an application form for opening an account can be found in the 'Paperwork' section of this unit.

INFO

Banks are open Mondays to Fridays, except for holidays. Most banks open at 8:30 and close at 16:00 except on Thursdays. The banks may stay open until 18:00 on Thursdays and close earlier on Fridays. Some banks may be open on Saturday mornings, while others may close on Wednesday afternoons. In small towns the banks often close for a 1 or 2 hour lunch break so they may open earlier in the morning and/or close later at night.

INSIDE THE BANK

The layout inside of a German bank is similar to a Canadian one. A big difference is the personnel. In Canada you deal with only one person, a teller, for most of your banking needs. In Germany you must deal with a teller for certain types of transactions, and with a cashier for depositing or withdrawing money. A teller does not handle money. In small banks the cashier may perform both roles. When in doubt, go to the teller first. If you are to receive or deposit money the teller will give you a receipt to take to the cashier.

BRANCH BANKING

Branch banking exists in Germany but it is slightly different from ours. You will see bank names, such as **Raiffeisen** or **Sparkasse**, over all of Germany and even in Austria; however, these banks are not branches of one central bank. For example, the **Sparkasse** in **Regensburg**, a city in eastern Bavaria, has numerous branches within the city itself and within the district of **Regensburg**, but it does not have any branches outside of this area. That means that the **Sparkasse** you see in

THE BANK CARD

Many banks issue bank cards to reduce the need for tellers, as do banks here in Canada. The bank card allows the customer to do many transactions without involving a teller. The customer who has a bank card can go directly to the cashier and make a request. The cashier has the necessary forms to be filled out at the counter. Usually the back of the bank

LEXICON

die Filiale:	branch bank/office
der Landkreis:	district
der Ausweis:	identity card
das (Bank)Konto:	bank account
die Bankkarte:	bank card
die Kasse:	cashier's desk/counter

card has the signature of the customer so no other identification is needed unless the transaction involves a large sum of money.

The bank card can also be used with the bank machine (ATM). A personal identification number (PIN) is needed as a password along with your card in order to get access to your account when you use the bank machine.

INFO

Without a bank card you may be charged fees for simple transactions such as withdrawals and deposits.

BANK ACCOUNTS

There are two basic types of bank account; a savings account and a chequing account. There are variations of each type of

account, so be careful to check out the ones available to you before you select the one you will use. The tellers will be willing to assist you in making the correct choice for your needs.

**THE SAVINGS ACCOUNT
(SPARKONTO)**

The savings account allows you to deposit money, earn interest on the money deposited, and to withdraw money from either the cashier or by using the bank machine. Up to DM 3000,00 per month may be withdrawn from your account without notice, if it only has a three month notice period. A savings account earns a higher rate of interest than a chequing account.

**THE CHEQUING ACCOUNT
(GIRKONTO)**

Although cheques are not used as frequently in Germany as they are in Canada it is good to have a chequing

INFO

The savings passbook (**Sparbuch**) helps you to keep track of your transactions and the balance of your account. Withdrawals up to DM 3.000,00 can be made using your **Sparbuch**, without any identification,

so you must take care not to lose your book. If you do, inform the bank immediately so no one else can use your book to withdraw money from your account. You may request a code word with your **Sparbuch** which would have to be given whenever the book is used.

LEXICON

der Geldautomat:	bank machine; automatic teller machine (ATM)
die Geheimnummer:	secret number; personal identification number (PIN)
das Sparkonto:	savings account
die Kündigungsfrist:	period of notice
das Sparbuch:	savings account passbook
das Kennwort:	code word
das Girokonto:	chequing account

account. When you have a cheque written to you, you may cash it at the bank on which it is drawn, without an account, if the amount is under DM 3.000,00, or you may deposit it into your own bank account. The cheque will be held and cleared before you can receive the cash, the same as in Canada. If you are a customer of good standing or have enough cash already in your account to cover the cheque, then you may receive the cash immediately.

An endorsed cheque may be cashed/deposited by anyone so to protect yourself write "Nur zur Verrechnung" ("for deposit only") across the top left-hand corner of the cheque. This prevents it from being cashed by any other person than the one to whom the cheque is written.

Overdraft protection can be arranged between you and your bank so you can write cheques up to DM 400,00 whether you have the money in your account or not. The overdraft amount is treated as a small loan from the bank.

**THE EUROCHEQUE CARD
(ec-KARTE)**

The Eurocheque card is a card recognized across Europe and into Africa. It is used to guarantee a eurocheque for up to DM 400,00. You may also request to use this card at a bank machine machine.

INFO

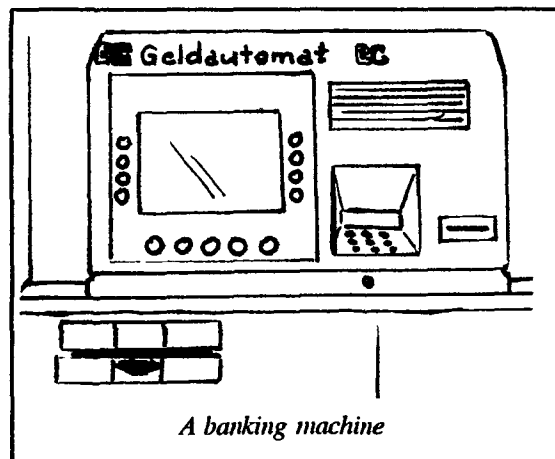
As of 1990, banks in 32 European countries and several North-African countries accept the ec-Karte and eurocheques, as well as over 5 million hotels, restaurants, and businesses in these countries.

TIP

Keep your ec-Karte and your eurocheques separate for safety.

THE BANK MACHINE

Bank machines are quite popular in Germany. Many banks have machines made available for their customers. Generally you are able to withdraw up to DM 2.000,00 per day on your own bank's machines or up to DM 400,00 per day on the machines of other banks.



LEXICON

nur zur Verrechnung:
der Dispositionskredit:
die ec-Karte:
eurocheque:

for deposit only
overdraft protection
eurocheque-Karte; an internationally accepted bank card throughout Europe
cheque accepted by banks across Europe

INFO

You may use your own bank card from North American banks if you look for the Plus or Intel symbols. German bank machines will only accept a PIN of up to four characters, so ensure yours fits this requirement if you intend to use your card in Germany. If you get an **EC-Karte** from the bank you may use this with the bank machine.

PAYING YOUR BILLS

In Germany the use of cheques for paying bills is not as widespread as it is here. Instead, there are a number of ways to organize your bill payments through the bank rather than through the mail. These methods are strongly encouraged as many businesses and professionals prefer them. The cost of paying by cheque or by cash can be more expensive than these other methods. There are two ways of transferring money from your bank account to the recipient's account without using cheques. You can make the transfer request personally or you can have it done automatically.

REQUESTING A MONEY TRANSFER

When a company sends you its bill it will include its bank code and account number. You then go to your bank and fill out a transfer request and leave it with your bank. The money will be transferred directly from your account into the company's account, even if it is not the

same bank. Most bills are paid using this method. (Businesses do not have to worry about NSF cheques with this method.) The transfer request form can be dropped off in a special box inside most banks.

INFO

In the bank you may find transfer request forms which have the name and account information of charities and lotteries already filled out on them. This is to make it easier for you to donate or play the lotteries.

AUTOMATIC FUNDS TRANSFER

You may make a standing order with the bank to take a specified amount of money from your account every month and transfer it into your landlord's, your car dealer's, or any other account into which you need to make fixed monthly payments. When you fill out the form making this request you specify the amount to be deducted each month. This method of payment is known as a **Dauerauftrag**.

For monthly payments of varying amounts you need to use another method, known as a **Lastschriftinzug**. You will receive a notice in the mail of the current charge for the month and you have 10 days before that amount is automatically transferred from your account to the company's.

DEUTSCH

die Banküberweisung:	transfer of money from one person's account to another's
der Dauerauftrag:	standing order for automatic funds transfer
der Lastschriftinzug:	standing order for automatic funds transfer of varying amounts

TIP

Make sure you go to the bank and cancel the **Dauerauftrag** when you can legally cancel it. Do not depend on the recipient to notify the bank to stop the transfer payments.

INFO

The **Lastschriftinzug** is normally used for payments such as the telephone bill or electricity bill.

BANK FEES

Bank fees are charged on most services provided by the bank. For each account you also have a monthly fee (whether you had a transaction or not). The service charges are usually calculated every three months and the total amount is deducted from your account.

INFO

Students may be exempted from paying service charges at some banks. Take proof with you showing that you are a student or apprentice when you go to open an account.

LEXICON

die Gebühr:
 die Zinsen (pl.):
 die Zinsenabschlagsteuer:
 der Freistellungsantrag:
 der Kontoauszug:
 das Porto:
 der Kontoauszugdrucker:

bank fee
 interest
 interest income tax
 exemption form
 statement of account
 postage
 statement of account updater

INTEREST

Interest on the savings account is calculated on the daily balance and is paid once a year into your account. Interest on the chequing account is calculated up to four times a year. Before any interest is deposited into your account the bank must remove 30% for the interest tax. The German government imposed this tax, as of January 1, 1993, in order to collect the tax directly from the bank rather than wait for people to declare it when they do their income tax calculations.

TIP

To avoid paying the 30% tax you must request an exemption form which allows you DM 6.100,00 tax-free interest per year, DM 12.200,00 per couple.

BANK STATEMENTS

You may choose on what basis you wish to have your bank account printed out: for example, weekly, monthly, etc. You pick up your statement at the bank unless you arrange to pay the postage charge to have it mailed to your home. In some banks you can use your bank card to obtain your statement update from the bank statement updater machine.

OTHER SERVICES

Banks in Germany offer many services which we receive in Canada, as well as, services that the law prevents Canadian banks from providing.

**CERTIFIED CHEQUES
(BESTÄTIGTE SCHECKS)**

Certified cheques are possible to order but they are highly unusual and may be unfamiliar to many individuals.

**THE SAFETY DEPOSIT BOX
(SCHLISSFACH)**

If you have any valuables you need to store you may consider renting a safety deposit box. They are operated in a fashion similar to ours.

**FOREIGN CURRENCY
(DEVISEN)**

Generally during the peak travel times you can get foreign exchange for most European countries and the U.S. immediately from the bank. However, outside of these times or for currencies not normally carried by a bank you will have to order the currency ahead of time (this usually takes three days).

INFO

Many banks do not charge you a fee for buying or selling foreign currencies, however they will have one rate for buying and another rate for selling, as we have here.

**TRAVELLER'S CHEQUES
(REISESCHECKS)**

Banks will accept traveller's cheques in all currencies. To purchase traveller's cheques you may have to order them in advance. You can get traveller's cheques in DM, US\$, or other currencies.

INFO

There is a charge for cashing traveller's cheques that varies from bank to bank.

**INTERNATIONAL MONEY
TRANSFER
(AUSLANDSÜBERWEISUNG)**

For a charge you can have money transferred to an account in another country. It is easy to do if you have the bank code and account number for the foreign account.

LEXICON

bestätigte Scheck:	certified check
das Schliessfach:	safety deposit box
die Devisen (pl.):	foreign currency
der Reisescheck:	traveller's cheque
die Auslandsüberweisung:	international money transfer

**CREDIT CARDS
(KREDITKARTEN)**

Banks sell Eurocard, which operates in conjunction with Mastercard. Visa is currently working on an agreement with German banks to sell its card. Visa and American Express cards are accepted in most major stores, hotels, and restaurants in large tourist centres.

INFO

You are more likely to see a Canadian Gold Maple Leaf coin, along with investment coins from other countries, for sale in a German bank than in a Canadian bank.

**INSURANCE
(VERSICHERUNG)**

Banks are heavily into selling insurance of all types. You can purchase health insurance, life insurance, and many other types.

**STOCKS
(AKTIEN)**

You can purchase stocks on the stock market through the bank.

**REAL ESTATE
(IMMOBILIEN)**

You can even buy a house or rent an apartment from the bank.

LEXICON

die Kreditkarte:	credit card
die Versicherung:	insurance
die Aktie:	share, stock
die Immobilien (pl.):	real estate

DEALING WITH THE PAPERWORK


To help prepare you for the paperwork involved in banking, a listing of common terms found on banking forms and some sample forms have been provided. The forms have a typical transaction recorded on them. A description of the transaction is included to help you understand how the information was recorded.

SAVINGS ACCOUNT DEPOSIT

For cash deposits in one or more savings accounts this form would be used. In the example below Hans Knappe is depositing DM 50,00 and DM 75,00 into his two savings accounts. This form will be stamped by the cashier when Hans makes the deposit. (see Form 1)

Form 1

Spareinzahlungen



Sparkonto-Nr.

Einzahlung

	DM	Pf.
1. 113774698	50	—
2. 201935693	75	—
3.		
4.		

Vordr 1945 500.000 9.90

A savings account deposit slip



die Spareinzahlung:
 die Einzahlung:
 die Nummer (Nr.):

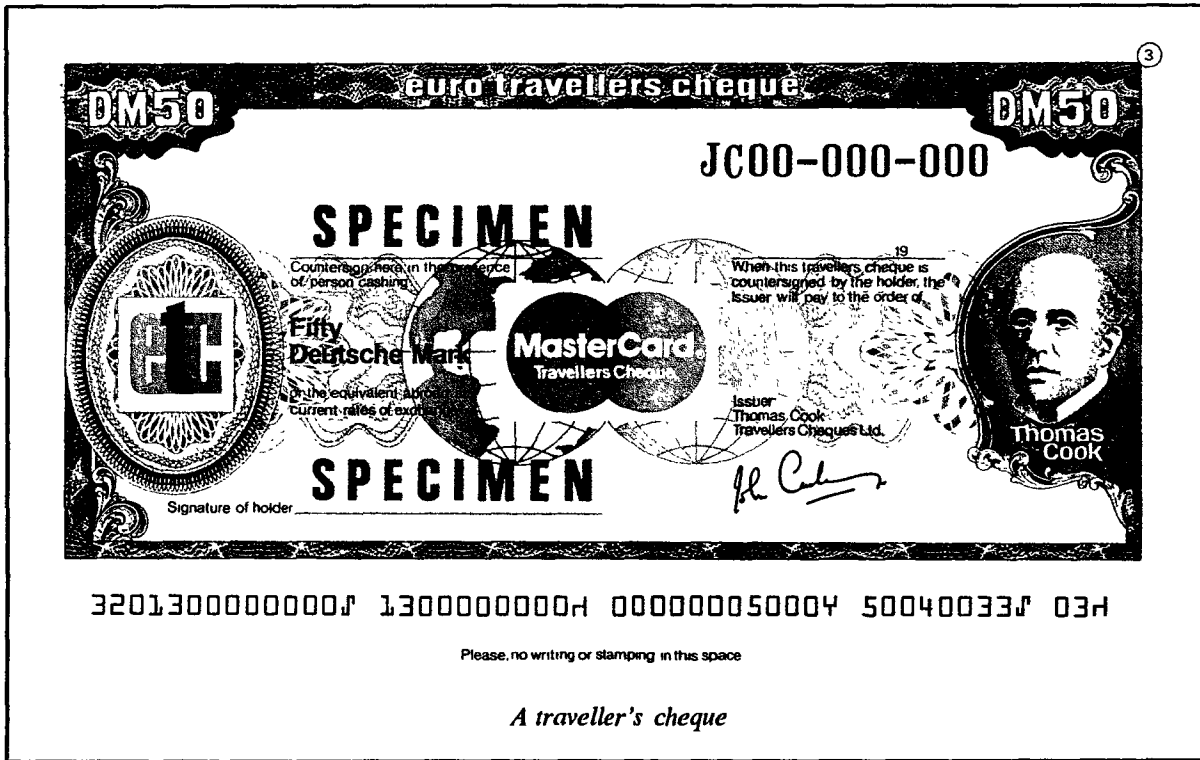
savings (account) deposit
 payment; deposit
 number

TRAVELLER'S CHEQUE

A sample of a traveller's cheque is illustrated in Form 2. This cheque is filled out in the same manner as Canadian traveller's cheques.

You will notice that the traveller's cheque is written in English as it is issued from an English company, but is for German currency when sold in Germany.

Form 2



FILLING OUT AN APPLICATION FORM

Erma Balog wishes to open a chequing account at the Sparkasse in Regensburg. Form 3 on the following page is a partial copy of her completed form for her chequing account. Here is the information that was used to complete the form.

PERSONAL INFORMATION

- married, maiden name - Felgner
- born on November 17, 1958
- employed by Siemens as a technician

REQUESTS

- a bank card (s-card) with access to the bank machine
- a eurocard (ec-Karte)
- charges to be deducted from her account

Form 3

Girovertrag	Sparkasse Regensburg
<input type="checkbox"/> Geschäftsgirokonto <input checked="" type="checkbox"/> Privatgirokonto <input type="checkbox"/> Fremdwährungskonto <input type="checkbox"/> Umschreibung	<input checked="" type="checkbox"/> Ich beantrage die Erteilung einer s-card <input type="checkbox"/> ec-Karte mit Folgekarte/n auf nachstehende Namen - bei Kontobevollmächtigung bis auf Widerruf - <input checked="" type="checkbox"/> Ich möchte die s-Card auch zur Verfügung an Geldautomaten der Sparkasse Regensburg nutzen. <input checked="" type="checkbox"/> Die Kosten für die Folgeproduktionen sollen von meinem Konto abgebucht werden.
Kontonummer	Grund der Umschreibung
K T O .	bisheriger Kontoinhaber
1. Namenszeile	
8 0 . E R M A B A L O G	
2 = Neuanlage 3 = Änderung	2. Namenszeile
Postleitzahl und Ort	
8 0 6 . 9 3 0 7 7 B A D A B B A C H	
Straße	
W A S I E R T U R M S T R . 7 3	
Geburtsdatum 1 bzw. Eintragung ins Handelsregister	Geburtsdatum 2
8 2 2 . 1 4 1 1 5 8	8 2 3 .
Zustellung von Kontoauszügen und Rechnungsabschlüssen	Geburtsname
<input type="checkbox"/> täglich <input type="checkbox"/> wöchentlich <input type="checkbox"/> monatlich <input type="checkbox"/> Briefsch-Nr. <input type="checkbox"/> Abhol-Stelle <input type="checkbox"/> KAD	FELGNER
Familienstand	Güterstand
ledig (<u>verh.</u>) verw. / gesch.	
Beruf	nicht - selbständig
TECHNIKERIN	Telefon 9306457
Arbeitgeber	Rechtsform:
SIEMENS	



der Girovertrag:	chequing account contract
das Privatgirokonto:	personal chequing account
die Namenzeile:	name (line)
die Postleitzahl:	postal code
der Ort:	town or city
das Geburtsdatum:	date of birth
der Familienstand:	marital status
der Güterstand:	property rights of a married couple; arranged either under contract or by law
der Beruf:	occupation
der Arbeitgeber:	employer

MONEY TRANSFER REQUEST

Hartmut Hermann received a bill, invoice # MSM-83, from Musikschule Muller for DM 95,00. Form 4 is the money transfer request to pay the bill. On the bill was the

music school's bank account information for Hartmut to transfer the money directly into its bank account. The music school's bank is the Raiffeisenbank in Neustadt.

Form 4

Gutschrift (Zahlschein-) Überweisung durch

Sparkassen Bieghausen 12345678
(Name und Sitz des beauftragten Kreditinstituts) (Bankleitzahl)

Empfänger: Name, Vorname/Firma (max. 27 Stellen)
MUSIKSCHULE MÜLLER

Konto-Nr. des Empfängers **934976312** Bankleitzahl **93756432**

bei (Kreditinstitut)
RAIFFEISEN NEUSTADT

Betrag: DM, Pf
95,00

Verwendungszweck - z. B. Kunden-Referenznummer - (nur für Empfänger) max. 2 Zeilen à 27 Stellen
RE MSM-83

noch Verwendungszweck

Auftraggeber/Einzahler: Name (max. 27 Stellen)
HERMANN, HARTMUT

Konto-Nr. des Auftraggebers **142076978** Betragswiederholung: DM, Pf (Ausfüllung freigestellt)

Mehrzweckfeld Konto-Nr. Betrag Bankleitzahl Text

68

68H

Bitte dieses Feld nicht beschriften und nicht bestempeln

A money transfer request

III- 113 480 7/92 11009
 Schreibmaschine: normale Schreibweise!
 Handschrift: Blockschrift in GROSSBUCHSTABEN
 und dabei Kästchen beachten!


LEXICON

- | | |
|------------------------------|-----------------------|
| die Kontonummer (Konto-Nr.): | account number |
| der Betrag: | amount |
| die Bankleitzahl: | bank code number |
| der Empfänger: | receiver |
| das Kreditinstitut: | financial institution |
| der Verwendungszweck: | purpose |
| der Auftraggeber: | orderer (issuer) |
| die Gutschrift: | credit (note) |
| das Muster: | sample, specimen |

WRITING A CHEQUE

Carola Fischer, of Berghausen, wrote a cheque for DM 150,00 to herself, in order to withdraw money from her chequing account. See Form 5.

Form 5



1a

Sparkasse Berghausen

Zahlen Sie gegen diesen Scheck aus meinem/unserem Guthaben

EIN HUNDERT FÜNFZIG

Deutsche Mark in Buchstaben

an MICH

oder Überbringer

DM

150,00

BERGHAUSEN

Ausstellungsort

03.11.93

Datum

C. Fischer

Unterschrift des Ausstellers

Muster!

Der vorgedruckte Schecktext darf nicht geändert oder gestrichen werden. Die Angabe einer Zahlungsfrist auf dem Scheck gilt als nicht geschrieben.

Scheck-Nr.	<input checked="" type="checkbox"/>	Konto-Nr.	<input checked="" type="checkbox"/>	Betrag	<input checked="" type="checkbox"/>	Bankleitzahl	<input checked="" type="checkbox"/>	Text
------------	-------------------------------------	-----------	-------------------------------------	--------	-------------------------------------	--------------	-------------------------------------	------

0000005654483J 0142016978H 12354678J 01H

Bitte dieses Feld nicht beschriften und nicht bestempeln

A cheque

LEXICON

<p>das Guthaben:</p> <p>der Überbringer:</p> <p>der Ausstellungsort:</p> <p>das Datum:</p> <p>die Unterschrift:</p> <p>der Aussteller:</p> <p>das Muster:</p>	<p>credit balance</p> <p>bearer</p> <p>place of issue</p> <p>date</p> <p>signature</p> <p>issuer</p> <p>specimen, sample</p>
---	--

SAVINGS ACCOUNT WITHDRAWALS


Form 6 is for cash withdrawals from one or more accounts. The customer must sign for the cash received.

In the example below Erika Linder is withdrawing DM 100,00 from both of her savings accounts.

The customer puts the total amount and signs for the cash received. The cashier authorizes and initials the slip.

Form 6

Sparauszahlungen

Berliner Sparkasse 
Abteilung der LandesBank Berlin

	Sparkonto- Nr.	Auszahlung DM	Pf
1.	349970	100 —	—
2.	34215	100 —	—
3.			
4.			

DM 200 — erhalten E. Linder
Unterschrift

Legitimation: _____ geprüft, Hdz.: _____

Vordr 1933 500 000

A savings account withdrawal slip

LEXICON

<p>die Sparauszahlung: die Auszahlung: erhalten: die Legitimation: geprüft: die Handzeichen, Hdz. (pl.):</p>	<p>savings (account) withdrawal payment (withdrawal) to receive authorization checked initials</p>
--	--

EUROCHEQUE

Mariele Konig wrote a eurocheque for DM 299,00 to pay for her purchase in a radio store. She had to show her eurocheque card when she wrote the cheque as her signature is on the back of the card. The number on her eurocheque card is then recorded on the back of her cheque. See Form 7.

Form 7

Zahlen Sie gegen diesen Scheck

S Sparkasse Berghausen

Währung **DM** Betrag **299,00**

2a

MUSTER

SPECIMEN

Betrag **299,00**

D **Zwei Hundert neun und neunzig**
Betrag in Buchstaben

C **Michalek Radio**
an oder Überbringer

euerocheque

Berghausen
Ort

27.11.93
Datum

M. König
Unterschrift

SPECIMEN

MUSTER

Der vorgedruckte Schecktext darf nicht geändert oder gestrichen werden. Die Angabe einer Zahlungsfrist auf dem Scheck gilt als nicht geschrieben.

Scheck-Nr. Konto-Nr. Betrag Bankleitzahl Text

0000000333796J 0142016978H 12354678J 11H

Bitte dieses Feld nicht beschriften und nicht bestempeln

A eurocheque

LEXICON

die Währung:
beschriften:
bestempeln:


currency
to write on
to put a stamp on

UNDERSTANDING BANK STATEMENTS

The bank statement is set up in a manner similar to Canadian bank statements. Markus Lambert's statement is presented below in Form 9. He had six transactions from March 24 to April 1. Five of these transactions were deductions from his

account. The other was a deposit. Markus' old balance was DM 350,75 and his new balance, as of April 3, is DM 212,77.

Form 9

Konto-Nr	Wert	Text	Soll	Umsätze	Haben
142 016 978					
Kontoauszug  Sparkasse Berghausen	24 03	Überweisung	103,50		
	30 03	Gehalt			480,00
	30 03	Dauerauftrag	50,00		
	30 03	Rundfunkgeb.	15,48		
	30 03	Scheck 333796	299,00		
	01 04	Scheck 5654482	150,00		

Herrn
Markus Lambert
Kirchweg 18

9985 Berghausen

Alter Saldo
H 350,75

Neuer Saldo
H 212,77

Buch - Datum Anlagen Auszug Blatt
03.04. 1 20 1

H - Guthaben
S - Schuld

Die Gutschrift von Einzugspapieren erfolgt unter Vorbehalt des Einganges. Unstimmigkeiten bitten wir umgehend zu melden.

A bank statement



- | | |
|-------------|---------------------|
| der Wert: | date of transaction |
| der Text: | type of transaction |
| der Umsatz: | transaction |
| das Soll: | debit |
| das Haben: | credit |
| der Saldo: | balance |

CHAPTER 2

AT THE POST OFFICE

The German post office (**Deutsche Bundespost**) offers more services than letter delivery. Until a few years ago the postal service was in charge of the German telephone system, which is now a sister company of the **Bundespost**. The **Post** offers banking services and a variety of other services, which will be examined in this chapter.

Since 1490 mail has been delivered through the south-eastern tip of Germany. At that time a delivery route for letters of state was established from Innsbruck, Austria to Mechelen, Belgium, with stops every five miles. By 1506 private letters were also being delivered. Today letters and parcels from within the country are being delivered usually by the next day.

THE POST OFFICE (DAS POSTAMT)

The post office provides many services to its customers. The service is a counter service. When you enter the post office you will see counters that have the services that each provides written on a sign above them. This service is universal across Germany.

LETTER DELIVERY

If your mail is in the post office by 5:00 P.M., it should arrive at its German destination the next day. Delivery is in the mornings between 9:00 and 12:00, Monday through Saturday. Watch for the mail carriers, they may be on the distinctive yellow bicycles or pulling a cart. Delivery to Canada is expected to take one week by air.

TIP

The best time to go to the post office is around 3:00 in the afternoon. Mornings are always busy and at 4:00 P. M. the businesses begin bringing in their mail for the day. The office closes at 5:00 P.M.



Telegramme, Telebriefe	
Ferngespräche	
Einzahlungen, Zahlscheine	
Einschreiben, Wertbriefe	
Postwertzeichen in kleinen Mengen	

Typical sign over the counter in the post office

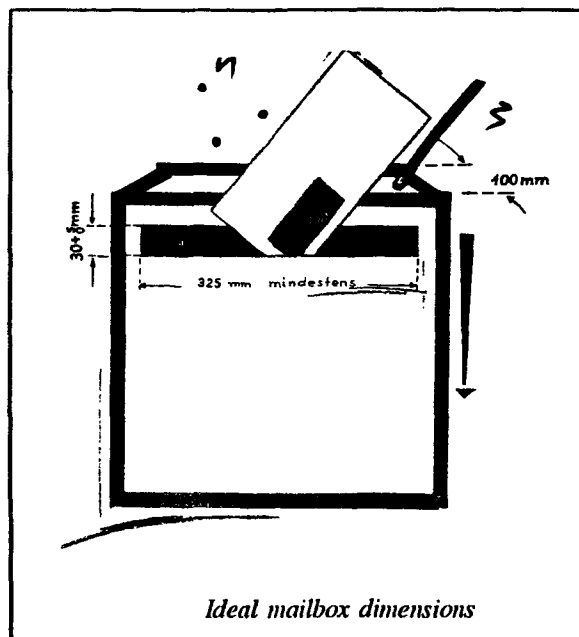
LEXICON

die Deutsche Bundespost (die Post):
das Postamt:
der Schalter:

German postal service
post office
counter

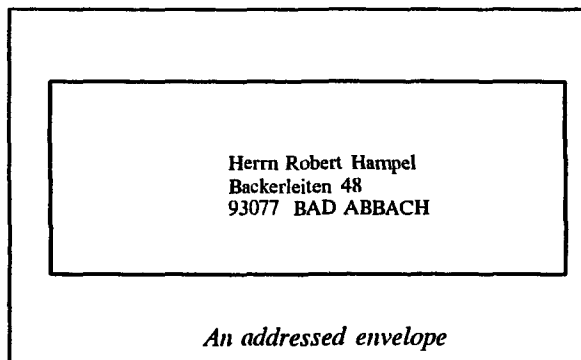
MAILBOXES

Your letters will be delivered to your home so you will need a mailbox. The German post office has specific minimal dimensions for regular mailboxes. (See diagram) Your name should appear clearly on the box. Put your name on as soon as possible and don't forget to take it off your old box. The box should be at your garden gate or as close to your property border as possible. It is common in Germany to have a home mailbox that needs to be opened with a key in order to get the letters out.



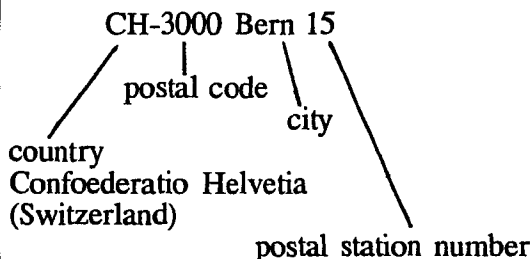
ADDRESSING A LETTER

The name of the person receiving the letter should appear first in the centre of the envelope, followed directly below by the street address or postbox. On July 1, 1993 Germany switched to a 5 digit postal code. On the next line the five digits of the postal code (**Postleitzahl**) should be followed by the name of the city or town written in block letters. The name of the country, if outside Germany, should also be written in block letters and appear on



INFO

For addressing letters to other European countries there is a short form that can be used in the following manner:



Some country codes:

- F - France
 - I - Italy
 - B - Belgium
 - GB - Great Britain
- These codes are the same as the ones used on cars.

LEXICON

der Hausbriefkasten:	mailbox
die Postleitzahl:	postal code
der Grosskunde:	companies which receive over 2000 letters per day
die Zustellamtsnummer:	postal station number

the last line of the address. The example on page 20 illustrates the proper format to use for addressing an envelope within Germany.

INFO

Often you will have two addresses for a business—a post office box and a street address—use the post office box for letters and the street address for packages.

THE POSTAL CODE (POSTLEITZAHL)

The new postal codes are five digits long. The first two digits indicate the region and the last three indicate either the city or post office box or the companies that receive over 2000 letters per day. Cities with more than 30,000 or more residents and with 40 or more delivery districts will have more than one code. Each code covers about 20 districts. There are postal code books available for looking up the correct code.

LETTER SIZES

There are 5 common letter sizes. Letters are priced according to size and weight. The table below shows the prices for ordinary mail.

INFO

Berlin has the most postal codes with 129, followed by Munich with 73 codes and Hamburg with 72.

	MAXIMUM WEIGHT	MINIMUM SIZE	MAXIMUM SIZE
BUSINESS LETTER 1	20g	140x90mm	235x125x5mm
BUSINESS LETTER 2	50g	100x70mm	235x125x10mm
OPEN-END ENVELOPE 1	500g	100x70mm	353x250x20mm
OPEN-END ENVELOPE 2	1.000g	100x70mm	353x250x50mm
POSTCARD	-	140x90mm	162x114mm

DIAGRAM

die Hausnummer:
die Postleitzahl:
die Briefmarke:
das Wertzeichen:

house number (street address)
postal code
postage stamp
postage stamp

SENDING A LETTER

Mailing a letter in Germany is as easy as it is here in Canada. Drop off your letter in one of the yellow mailboxes which you will find attached to the outside wall of a building. Stamps can be purchased at the post office or from a stamp machine found outside the post office and in other locations.

SENDING PACKAGES

After wrapping up your package take it to the post office counter for packages. The cost of mailing your package will depend on its weight, where it is going, and the method of shipping.

To ease the sending of packages the Post has packing boxes that you can purchase at the post office. Everything you need is included (string, address stickers, etc.). These yellow boxes are very reasonably priced and come in a variety of sizes; they can be seen on display inside the post office.

Packages can be sent overseas to Canada by ship (cheapest method--takes three weeks or more), by SAL (Surface-Air Lifted), or *reine Luftpost* (direct by air). Printed matter is the cheapest to send. Packages containing only books, notes, or maps--no letters--may be sent as printed matter.

INFO

By now you must have realized that yellow is the official colour of the Post. Watch out for the yellow cars, vans, and delivery trucks too.

GOING AWAY FOR A WHILE?

If you are going away for any length of time you should make arrangements for your mail; either to be held for you, picked up by a neighbour, or forwarded to you, and for your newspapers and magazine subscriptions to be picked up or cancelled for the time you are not going to be home. It is your responsibility to cancel these by contacting the newspaper or magazine directly (allow 10 days notice).

INFO

You can arrange to have your luggage forwarded to your hotel or to your holiday home by the train and the Post. Simply make the arrangements at the post office for your luggage to be picked up and sent on to your destination.

LEXICON

SAL (Surface-Air Lifted):

reine Luftpost:

die Drucksache:

die Büchersendung:

postlagernd:

die Wertsendung:

mail is taken by truck to airport closest to the coast, in the direction of the destination

mail taken to the nearest airport

printed matter

the shipping of books, notes, and maps--no letters--at a low rate

to be left at the post office until called for
valuable items in the mail

POSTAL STORAGE

For up to two months you can arrange for the post office to hold your mail and packages for you. They will not accept C.O.D. items nor store newspapers or magazines. (These must be cancelled by you). Registered letters sent to you at that time will be returned to the sender after 7 days unless you have designated a trusted person to receive them for you. Simply fill out a form at the post office designating to whom your registered letters, cash remittances or valuable items should be delivered. The post office must have your signature with this permission.

THE HELPFUL NEIGHBOUR

If you arrange for a neighbour to take all your mail in, you must still remember to complete the form at the post office giving the neighbour permission (*Postvollmacht*) to accept any of your registered or valuable mail.

FORWARDING MAIL

If you know the address where you will be staying away from home you can complete a form at the post office requesting that your mail be sent to the alternate address for up to six months. This service can only be renewed once. The form (*Nachsendungsantrag*) should be completed at least three days before you want it to start. This service is usually free of charge if the forwarding address is in Germany. For a fee, your mail will be forwarded to another country. Usually, when forwarding mail on to Canada, the post office will collect the mail for a couple weeks, then send it all in one

package. You may have to pay a fee in Canada when picking the package up.

If you will be travelling around and know specific locations and dates where you will be stopping, then you can direct the post office to send your mail 'general delivery'. This means your mail will be sent and held at the various post offices where you will be stopping for you to pick up.

Of course, magazines and newspapers will not be forwarded.

MOVING?

Before you move, you should request your mail to be forwarded to your new address, using the same form for forwarding your mail. The newspapers and magazines which you subscribe to should be given a change of address notice.

Unsere neue Adresse:		
Name		
Strasse und Hausnummer oder Postfach		Postkarte
Postleitzahl	Ort	
Telefon		
.....		
.....		
.....		Postleitzahl Bestimmungsort
<i>The Post's postcard for announcing a new address</i>		

LEXICON

die Postvollmacht:	authority to receive mail for another person
die Nachsendung:	forwarded mail
der Nachsendungsantrag:	request for mail forwarding
das Einschreiben:	registered mail
der Bestimmungsort:	point of destination

The post office provides a brochure that gives useful advice and tips to help make your move smoother. It also includes colourful change of address cards.

MAIL-COMMUNICATION TECHNOLOGY

The Post has been keeping up with the newer and faster methods of sending a message. It offers a variety of quick communication services using electronic media. These services allow the Post to guarantee your mail's delivery by the next day.

TELEBRIEF/TELEFAX

This is a fax service that allows you to transmit a message anywhere in Germany or to any of 50 countries. There are two ways you can give your message to the post office. You can fax it to the Post or you can fill out a form at the post office. The Post then faxes your message to another post office where it will be put into an envelope and delivered (usually on the same day). The Telefax is a message handed into the post office and then faxed to the recipient's fax machine.

TIP

If your fax is to be delivered somewhere in Germany than you can choose from a variety of special designer paper or thematic paper for your message.

LEXICON

der Telebrief:	message transmitted by fax from one post office to another, then delivered as a letter
das Telefax:	message sent by post office to recipient by fax
die ePost:	the Post's name for their electronic mail service
die EMSKurierpost:	the Post's name for their courier service
die Pillenverpackung:	pill packaging
der Sammler-Service:	stamp collector's service from the Post

ELECTRONIC MAIL (ePost)

This is a form of electronic mail that offers businesses the ability to send out multiple form letters by the next day. These are done on excellent quality paper with a laser printer, with the company's logo and address. The company simply sends the message and addresses to the post, by computer, and the post office prints the letters, puts them in envelopes, addresses them and delivers them.

COURIER SERVICE (EMSKURIERPOST)

A courier company has taken over this service and works as a subsidiary of the post office. This service is similar to courier services in Canada.

PILL PACKAGING (PILLENVERPACKUNG)

In order to protect the environment the Post will deliver old pill cases back to the manufacturer, free of charge. Simply tape the case shut, make sure that the company address is on it and then toss the case into the mailbox.

STAMP COLLECTING (SAMMLER-SERVICE)

For philatelists (stamp-collectors) the Post offers a service that delivers stamps in top

condition at the cost of their face value, unless special requests are made, eg. special stamping on them, etc.

The **Post** offers many series for serious collectors: stamps featuring different themes, such as nature, the environment, famous paintings, etc. For the beginner the **Post** offers a kit called **Das Start-Paket**. This kit contains a collector's album, a stamp catalogue, a magnifier, and a pair of tweezers.

TELEPHONE CALLS

The **Post** was in charge of the telephone system up until a few years ago. You will still find yellow telephone booths outside the post office and often phone booths inside too. The inside phone booths are used for long-distance calls. See the **Telekom** section for more information on this.

LEXICON

Das Start-Paket:
Telekom:

beginner's kit for stamp collecting
name of the telephone company

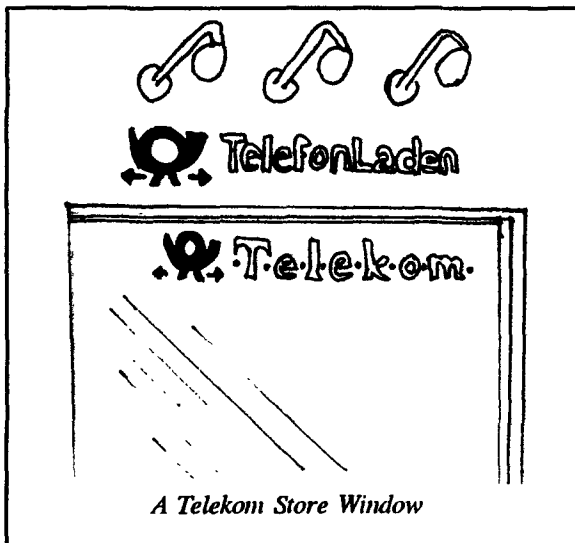
CHAPTER 3

TELEKOM

The **Deutsche Bundespost Telekom** is the sister company of the **Post**. It is in charge of the telephone system for all of Germany. It offers many telephone services for private individuals, businesses, and for public use.

GETTING A TELEPHONE NUMBER

Telekom has over 250 stores throughout Germany where you can purchase your telephone and sign up for telephone service. If you are not near one of these stores you can pick up a service contract



at the post office. You could also drop into a **Telekom Service Center**. You should take your bank number and account number with you if you wish to pay by the automatic funds transfer method discussed in the banking chapter.

If your residence already has a phone jack installed you can take over the responsibility for that location. To get faster service when you fill out the application, you should have the old telephone number with you.

GETTING A TELEPHONE

You can either purchase a telephone or rent a telephone from **Telekom**. There is a wide variety of features that you can order for your telephone, such as programmable telephone keys, display windows, touch tone, redial, answering machine capabilities, etc.

As well there is a wide variety of styles and colours from which you can choose.

If you rent a telephone then your rental price includes a repair service. This service is called **Standard-Service**. Your telephone should be repaired within three days of contacting **Telekom**. If the repair will take longer, then you are given a courtesy phone to use.

LEXICON

der Telefondienstvertrag:
der Telefonstecker:

telephone service contract
telephone plug

If you purchase a phone it is guaranteed for one year. After that you can purchase **Standard-Service** contract or a **Grund-Service** contract which requires you to take the telephone in for service yourself.

TELEPHONE COSTS

As you might expect there are charges for registering for service, rentals, monthly service, local calls, and long-distance calls.

The monthly service charge includes ten free tariff charges. This is a charge for a specific amount of time, per phone call, whether the call is local or not. The tariff charge for a private phone is cheaper than for a public phone. At the time of this handbook being written the private charge is DM 0,23 and the public charge is DM 0,30.

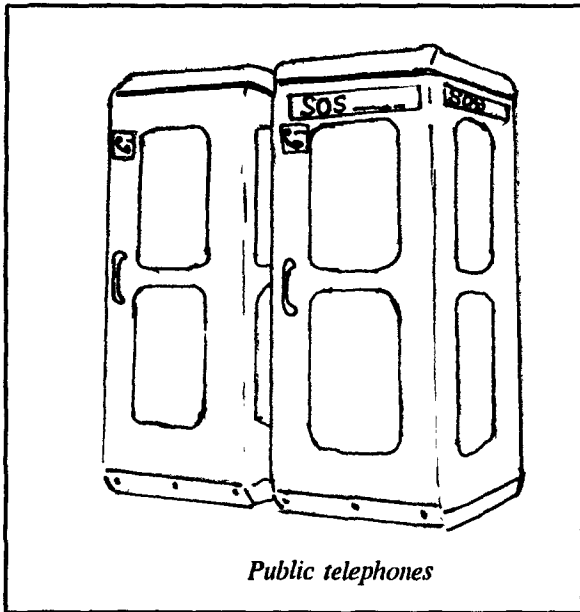
LOCAL CALLS

You can make local calls within an area roughly 20 km from the centre of the local network. For each call made from a private phone you are allotted 6 minutes per tariff charge. For these calls you do not need to dial the local network's area code.

LONG-DISTANCE CALLS

Outside the local network, between 20 to 50 km distance, you pay one tariff charge per minute. Any national calls made over a distance greater than that costs you one tariff charge every 21 seconds. For both of these calls you must dial the area code. International calls have their own tariffs. Most European countries are currently DM 1,15 per minute. Calls to Canada cost DM 2,07 per minute.

The above charges for long-distance calls are for calls made during normal working hours (8:00 - 18:00) on workdays. Outside these hours and on Saturdays, Sundays, and holidays the charges are one half the normal rate. International calls are an exception. Most European countries are DM 0,92 per minute and calls to Canada have no discount.



INFO

Due to the high cost of operating a telephone Germans do not use their phones in the same manner as we do. For most of them, the telephone is for information, not conversation.

LEXICON

- | | |
|----------------------|---------------------|
| die Tarifeinheit: | tariff charge, toll |
| das Ferngespräch: | long distance call |
| das Telefongespräch: | telephone call |

PUBLIC TELEPHONES

In Germany there are over 160,000 phone booths. These are usually a distinctive yellow colour (a hangover from the days when the Post ran the telephone system). Not all public phones have international capabilities. Those that do have a sign on them indicating this.

There are three different ways to pay for your calls on these phones. The following sections outline the three different methods.

COIN-OPERATED PHONES

These accept DM 0,10, DM 1,00 and DM 5,00 coins. On the display you will see the total value of the coins you paid be

counted down while you talk. Warning beeps will sound when you have only DM 0,30 left in the telephone, giving you the opportunity to add more money.

INFO

Keep lots of small change with you when using a coin-operated telephone. When you use the larger coins you do not receive change if your call does not use up the amount you deposited into the phone. Only the DM 0,10 coins that you deposited are returned.

TELEPHONE CARD PHONES

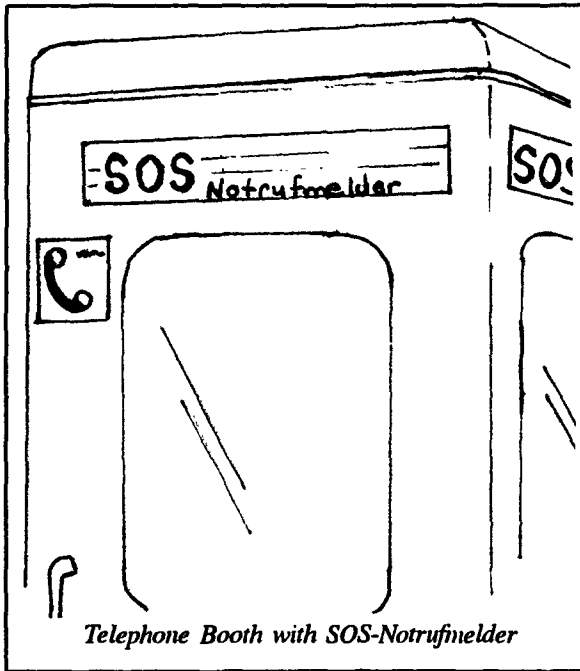
These let you make your calls without the inconvenience of having to carry change or of having the correct amount with you. More discussion on the telephone cards will come later.

CREDIT CARD PHONES

The credit card phone is usually only found in major airports, for use by foreign travellers who may not have any German coins or a telephone card. You can use VISA, Mastercard, Eurocard, American Express, or Diners Club Cards, as long as your card has the magnetic strip on the back. Please note, there is a minimum monthly charge for using this service.

TELEPHONE CARDS

There are two types of telephone cards in Germany. There is the **Telefonkarte** and



DEFCON

der Münzfernsprecher:
das Kartentelefon:
die Magnetstreifenkarte:

coin-operated telephone
telephone card phone
a card with a magnetic strip

the **TeleKarte**. They differ in the method of paying for the calls you make. The **Telefonkarte** has a specific dollar value registered on the microchip, which is on the card. As you make calls the value will be decreased according to the type and length of your call, until the card becomes valueless.

You can purchase these cards at the post office for **DM 12,00** or **DM 50,00**. The latter card is actually a better deal because you get **DM 60,00** of value on this card.

Because the cards are no longer useful when the value has been used up, **Telekom** has turned them into collector's items by selling different designs and limited editions. (Companies can pay to advertise on these cards and distribute them to their clients.)

The **Telekarte** is a card used on a regular basis. When you order this card you arrange to have the charges from this card added to your monthly phone bill or you can arrange a special bank account for the charges to be taken from. There is a one-time charge for ordering this card and then there is a monthly charge for its use.

When you purchase your **TeleKarte** you can choose from one of three types. An international card, which allows you to make calls anywhere in the world, a national card, which allows you to make calls inside Germany only, or a local card, which can only make local calls, except for three numbers which you can have programmed onto the card.

This card has an added advantage that you can register a pass number up to 4 digits. After three failures at entering this number the card will be automatically locked out of the system, at no cost to the owner.

POST TELEPHONES

Another way to make a long distance call on a public phone is to go to the post office. Inside you go to the teller and give him/her the number you wish to call. You will be directed into a phone booth and the call will be connected for you. When you are finished you go back to the teller and pay for your call.

This service is useful if you wish to make a long-distance call and you don't have the change for a coin-operated call or a telephone card.

SPECIAL PHONE CALLS

There are a variety of special calls that you can make, either by dialling them yourself or with operator assistance. Most of these special calls have additional charges on them, except for the emergency calls. The number for reaching the local operator is 01188, the number for contacting an international operator is 00118.



entwerten:
der Notruf:

to cancel
emergency call

EMERGENCY CALLS

Like Canada, Germany has special phone numbers for emergencies.

- 110 - to call the police
- 112 - to call for the fire department

Both of these calls are no charge anywhere in Germany. If you are calling from a coin-operated phone you must put in the money to make the call but it is returned when you hang up the phone. On card telephones you do not need a card to dial an emergency number.

There are some public phones that are coin-operated but are designed to allow you to make the call without putting any money in at first. These are identified by the sign SOS - Notrufmelder on the booth.

INTERNATIONAL CALLS

When dialling to another country you must dial "00" first and then the country number followed by the area code (without the 0 in front) and then the telephone number. For example, to call McMaster University from Germany you would dial:

001-905-525-9140

There are a few countries which you can not call by dialling yourself. For these operator-assisted international calls you dial "0010" then state the country and city you wish to contact, then state your area code and phone number. The operator will try to connect you immediately. If it is not possible to connect the call immediately then you will be called back as soon as the connection is made.

'Canada Direct' is a number you may dial from inside Germany to contact a

Canadian operator. By dialling:

01 3000 14

you may place a collect call or use your Bell telephone card to pay for the call. Using the card is the more inexpensive method.

COLLECT CALLS

These calls are referred to in Germany as R-Gespräch. However they differ from our collect calls because they can only be made from outside of Germany to a number inside. The German number will be charged for the call.

If you wish to make a "collect call" back to Canada you will need to get an international operator to connect you to a Canadian operator.

PERSON-TO-PERSON CALLS

These calls are known as P-Gespräch. Simply call the operator and make this request. Another form of person-to-person call is the PB-Gespräch. This is a special person-to-person call. When the person you wish to contact is not available at a private telephone then a message will be sent to have the person receive the call at a public telephone.

"DEUTSCHLAND DIREKT"

From more than 20 countries you can call Germany using this special service. Simply call the Frankfurt/Main operator and state whether you wish an R-Gespräch or wish to use your TeleKarte for the call.

If it is the former then the charges will be put on the recipient's phone bill, if it is the latter, you give your pass number and the charges will go on your card. The charges start when you connect with your



das R-Gespräch:
 das P-Gespräch:
 das PB-Gespräch:
 "Deutschland Direkt":

form of collect call
 person-to-person call
 special form of person-to-person call
 special direct line into Germany using a TeleKarte or calling collect

desired number. This service can even be used from within Canada by dialling 1-800-465-0049.

OTHER SERVICES

There are a variety of other services offered by **Telekom**. These include the selling or renting of electronic communication equipment, such as Fax machines, modems, etc. To use any of these machines over the phone lines you must register for the **ISDN (Integrated Services Digital Network)**. This is a costly service, it has both a one time set-up charge and a monthly charge. As of this work being written the charges are DM 130,00 and DM 74,00 respectively.

New technology that is offered is the **Bildtelefon**. This is a phone that has a camera built in or attached. It allows you to show documents, charts, graphs, etc. while talking on the phone.

COMMON TELEPHONE SYMBOLS

On the German telephone you will find a variety of different symbols used to describe what the special function keys will do. Here are a few of the more common symbols to be found on the telephone and an explanation of what they mean.



Lauthören: speaker - this key turns on the built-in speaker, allows other people to listen to the conversation.



Direktruf: direct dial - this key is programmed to dial a specific phone number.



Notizbuchfunktion: notebook - allows you to enter a number into the telephone while still talking, then when you hang up you press this key and the number is dialled.



Stummschalten: mute - when this button is pressed the person on the other end of the line cannot hear you speak.



Gesprächsunterbrechungstaste: disconnect - allows you to disconnect a call without replacing the receiver.



Freisprechen: hands free - allows you to talk and listen without using the receiver.



Signaltaste: hold - you can put someone on hold by pressing this key.



Wahlwiederholung: redial button

BANKING TERMS**MONEY TERMS**

der Barbestand	cash in hand
der Barbetrag	amount in cash
bares Geld	cash
das Bargeld	cash
bargeldlos	cashless
die Barmittel (pl.)	cash (funds)
die Deutsche Mark (DM)	currency of Germany
die Devisen (pl.)	foreign currency
gegen bar	for cash
das Geld	money
der Geldschein	bank note; bill
die Geldsorte	denominations of coins and notes
die Münze	coin; small change

INSIDE THE BANK

der Bankbeamte	bank clerk
der Bankfilialleiter	bank manager
der Bankier	banker
die Filiale	branch (bank/office)
der Geldautomat	bank machine
die Kasse	cashier's desk
der Kassierer	cashier
die Preisaushang	price list
der Schalter	teller's desk

INTEREST TERMS

die abgeführte Steuer	tax drawn off
der Zins	interest
Zins berechnen	to calculate interest
Zinsen tragen	to yield interest
Zinseszins	compound interest
der Zinssatz	rate of interest

ACCOUNT TERMS

abheben	to withdraw
auf das Konto	into the account
auf ein Sparkonto einzahlen	to pay into a savings account
der Auszug	statement (of account)
das Bankguthaben	bank balance
die Bankkarte	bankcard
der Betrag	amount
die ec-Karte	eurocheque card
ein Konto einrichten	to open an account
die Frist	time limit
die Geheimnummer	secret number
Geld auf das Konto überweisen	to transfer money into an account

Geld vom Konto abheben	to withdraw money from the account
Geld von der Bank holen	to get money from the bank
gemeinsames Sparkonto	joint account
das Girokonto	chequing account
das Guthaben	credit (balance)
jemandem etwas gutschreiben	to credit a person with
das Kennwort	code word
das Konto	(bank) account
ein Konto bei der Bank eröffnen	to open an account at the bank
ein Konto eröffnen	to open an account
der Kontoauszugdrucker	bank statement updater
das Kontobuch	passbook
die Kontoführung	account management
kündigen	to give notice
Scheck ausstellen	to issue a cheque
das Sparbuch	savings account passbook
das Sparkonto	savings account

OTHER

die Aktie	share; stock
der Ausweis	identity card
die Bankanweisung	bank cheque
der Bankausweis	bank statement
die Bankleitzahl	bank code number
der Bankräuber	bank robber
der Banküberfall	bank holdup
der Bankwechsel	bank draft
das Bankwesen	banking
der Barkredit	cash loan
die Barzahlung	cash payment
der bestätigte Scheck	certified cheque
die Bundesbank	the national bank
der Freistellungsantrag	exemption form
die Gebühr	bank fee
Geld zur Bank bringen	to take money to the bank
die Geldanleihe	money loan
Geldgeschäfte abwickeln	to do money transactions
die Geldsache	money matter
der Geldwert	value of currency
das Haben	credit
die Immobilien (pl.)	real estate
der Kredit	credit
Kredit beantragen	ask for credit
die Kreditkarte	credit card
die Landeszentralbank	branch of the Bundesbank
der Landkreis	district
die Laufzeit	term
das Porto	postage
der Reisescheck	traveller's cheque
Reiseschecks eintauschen	exchange traveller's cheques
der Scheck	cheque
das Schliessfach	safety deposit box
das Soll	debit
der Verfügungskredit	line of credit
die Versicherung	insurance
die Zinsenabschlagsteuer	interest income tax

PAYMENT TERMS

die Banküberweisung
der Dauerauftrag
der Lastschriftinzug

money transfer
standing order for money transfer
standing order for money transfer of
varying amounts

POSTAL TERMS

IN THE POST OFFICE

abholen	to pick up, to collect
die Erkundigung	inquiry
das Postamt	post office
der Postbeamte, die Postbeamtin	post office clerk
das Postfach	post office box
die Postfachnummer	post office box number
postlagernd	stored until picked up; general delivery
die Postlagerung	postal storage
das Postschliessfach	post office box

LETTERS

die Adresse	address
die Anschrift	address
der Brief	letter
die Briefaufschrift	address
der Briefkopf	letterhead
brieflich	by letter
die Briefmarke	stamp
das Briefporto	postage
der Briefumschlag	envelope
der Europabrief	letter posted to another European country
lesbar	legible
die Postkarte	post card
die Postleitzahl	postal code
der Poststempel	postmark
das Postwertzeichen	postage stamp
der Weltbrief	letter posted to outside Europe

MAIL

das Abonnement	subscription
absenden	to mail (a letter)
brieflicher Verkehr	correspondence
die Briefpost	mail; first-class
der Briefwechsel	correspondence
die Drucksache	printed matter; second-class
durch Eilboten	(send by) special delivery
die Eilzustellung	special delivery
die Einlieferung	delivery
das Einschreiben	registered letter
franko	post-paid
die Luftpost	airmail
der Nachsendungsantrag	request to forward mail
die Postgebühr	postage
die Postwurfsendung	mail circular
unzureichend	insufficient
unzustellbar	undeliverable
weitergeleitet	forwarded
die Werbesendung	advertising circular

OTHER

der Briefkasten	mailbox
der Briefmarkensammler	stamp collector
die Briefmarkensammlung	stamp collection
der Briefträger	letter carrier
der Grosskunde	customer receiving over 2000 letters per day
die Post	mail; letters; nickname of the Bundespost
der Postbote, die Postbotin	mail deliverer
der Postsack	mail bag
die Postvollmacht	authority over someone's mail
postwendend	by return of post
das Postwesen	postal system
die Tochtergesellschaft	subsidiary company
die Umzugsbenachrichtigung	informing of move

PACKAGES

die Beförderung	shipment
die Büchersendung	books/notes/maps shipment
freigemachtes Paket	prepaid parcel
das Gewicht	weight
die Gewichtsklasse	weight class
die Nachnahme	cash on delivery (C.O.D.)
das Päckchen	small parcel
das Paket	package
das Postpaket	package
die Sendung	shipment
sperriges Paket	bulky package
die Umhüllung	wrapper
die Warensendung	merchandise shipment
die Wertangabe	declaration of value
die Wertsendung	valuable package

SPECIAL FEATURES

die EMSKurierpost	courier service offered by the Post
die ePost	form of electronic mail
die Pillenverpackung	return of pill packaging through the mail
der Sammler-Service	stamp collectors' service
der Telebrief	fax delivered as a letter
das Telefax	letter sent by the Post as a fax

TELEPHONE TERMS

MAKING CALLS

am Telefon	on the telephone
der Anruf	telephone call
anrufen	to call
ans Telefon gehen	answer the telephone
das Ferngespräch	long distance call
fernmündlich	by telephone
der Fernruf	telephone call
mit jemandem telefonieren	to call someone
das Notgespräch	emergency call

TELEPHONE EQUIPMENT

das Faxgerät	fax machine
die Fernkopie	facsimile (fax)
der Fernkopierer	fax machine

OTHER

das Besetztzeichen	busy signal
der Fernsprechanschluss	telephone connection
das Fernsprechbuch	telephone book
der Fernsprechteilnehmer	telephone user
die Fernsprechzelle	telephone booth
die Telefongebühren (pl.)	telephone charges
die Telefonverbindung	telephone connection

THE TELEPHONE

das Amtszeichen	dial tone
der Anrufbeantworter	telephone answering machine
der Fernsprechapparat	telephone set
der Fernsprechautomat	pay phone
der Fernsprecher	telephone
das Tastentelefon	touch telephone
das Telefon/Telephon	telephone
der Telefonhörer	telephone receiver
wählen	to dial
die Wahlwiederholung	redial

TELEPHONE SYSTEM

das Fernamt	long distance exchange
das Fernsprechamt	telephone exchange
die Fernsprech Auskunft	directory enquiries
die Fernsprechstelle	public call-office
die Telefonauskunft	directory enquiries
der Telefonist (die, -in)	telephone operator
das Telefonnetz	telephone network

APPENDIX

GERMAN BANKING FORMS

Complete each form using the information provided below. Use today's date for all transactions.

FORM 1

Record the following information on the Girovertrag:

Name: Ursula Friedrich
Birhtdate: December 2, 1967
Marital Status: single

Ursula is a doctor and is self-employed.
She lives at Hungerstrasse 13, Straubing. Her postal code is 96021. She would like to open a personal Girokonto and get an bank card which she can use on the bank machine.

FORM 2

Peter Neumann wishes to pay for his telephone bill by transferring money directly into Telekom's bank account. Complete the transfer request for DM 45,25 using the following information:

	PETER	TELEKOM
BANK CODE	372 3674 73	774 9876 383
BANK ACCOUNT NUMBER	500 7537	437 4400

FORM 3

Fill out the eurocheque for Brigitte Mischle. She is purchasing a leather jacket from the store "K + L Rupert", in Munich. The jacket costs DM 225,00.

FORM 4

Gilda Wilner has two savings accounts. She wishes to deposit DM 100,00 into each account. The account numbers are 6437 777 and 4629 899

FORM 5

Gilda Wilner wishes to withdraw 50,00 from each of her two savings accounts. Use the same account numbers from Form 4.

FORM 6

Uwe Jakob has the following cheques to deposit into his account. Complete the deposit slip using the cheque copies provided for information.

FORM 7

Answer the following questions from the Bank Statement provided on page 18.


1. On what date did the first transaction take place?

2. What was the old balance of the account?

3. What is the value of the last deposit to the account?

4. What is the total value of the debits?

5. What is the account number which this statement is taken from?



Sparkasse Berghausen

Zahlen Sie gegen diesen Scheck

D

Betrag in Buchstaben _____

I

an _____
oder Überbringer _____

eurocheque

MUSTER

SPECIMEN

Währung _____ Betrag _____

Ort _____

Datum _____

Unterschrift _____


Der vorgedruckte Schecktext darf nicht geändert oder gestrichen werden. Die Angabe einer Zahlungsfrist auf dem Scheck gilt als nicht geschrieben.

Scheck-Nr. _____	Konto-Nr. _____	Betrag _____	Bankleitzahl _____
------------------	-----------------	--------------	--------------------

0000000333796J 0142016978H 12354678J 11H

Bitte dieses Feld nicht beschriften und nicht bestempeln

Spareinzahlungen



Sparkonto-Nr. _____

Einzahlung

DM _____ Pf _____

1.		
2.		
3.		
4.		

Vordr 1945 500.000 9.90

Sparauszahlungen



Auszahlung

Sparkonto- Nr.	DM	Pf
1.		
2.		
3.		
4.		

DM _____ erhalten _____
Unterschrift

Legitimation: _____ geprüft, Hdz.: _____

Vordr. 1933 500 000

FORM 6

CHEQUES TO BE DEPOSITED:

A)



Sparkasse Berghausen

Zahlen Sie gegen diesen Scheck aus meinem/unserem Guthaben

Achtundsiebzig Mark 90 Pf
 Deutsche Mark in Buchstaben

an Herr Jakob
 oder Überbringer

DM 78,90

Muster!

Mün
 Ausstellungsor

31.10.93
 Datum

Muster!

M. Meyer
 Unterschrift des Ausstellers

121600 11880 6/91

Der vorgedruckte Schecktext darf nicht geändert oder gestrichen werden. Die Angabe einer Zahlungsfrist auf dem Scheck gilt als nicht geschrieben.

Scheck-Nr Konto-Nr Betrag Bankleitzahl Text

000000561448 010201597 H 123546789 01H

Bitte dieses Feld nicht beschriften und nicht bestempeln

B)

S Sparkasse Berghausen
 Zahlen Sie gegen diesen Scheck aus meinem/unserem Guthaben

Zwei Hundert DM 200,00
 Deutsche Mark in Buchstaben

an U. Jakob
 oder Überbringer

Muster! Berghausen
 Ausstellungsort

04.11.93
 Datum

A Hagl
 Unterschrift des Ausstellers

121 600 11880 6/91

Der vorgedruckte Schecktext darf nicht geändert oder gestrichen werden. Die Angabe einer Zahlungsfrist auf dem Scheck gilt als nicht geschrieben.

Scheck-Nr	X	Konto-Nr.	X	Betrag	X	Bankleitzahl	X	Text
-----------	---	-----------	---	--------	---	--------------	---	------

00000000 00483 J 0142016 12354678 J 01 H

C)

S Sparkasse Berghausen
 Zahlen Sie gegen diesen Scheck aus meinem/unserem Guthaben

Einundvierzig DM 41,-
 Deutsche Mark in Buchstaben

an Uwe Jakob
 oder Überbringer

Muster! Holzkirchen
 Ausstellungsort

01.11.93
 Datum

J. Scholz
 Unterschrift des Ausstellers

121 600 11880 6/91

Der vorgedruckte Schecktext darf nicht geändert oder gestrichen werden. Die Angabe einer Zahlungsfrist auf dem Scheck gilt als nicht geschrieben.

Scheck-Nr	X	Konto-Nr.	X	Betrag	X	Bankleitzahl	X	Text
-----------	---	-----------	---	--------	---	--------------	---	------

0000005654483 J 0142016978 H 12354678 J 01 H

(FORM 6)

Gutschrift – Scheck-Einlieferung
 zum Einzug und zur Gutschrift E v für

Konto-Nummer _____ Konto-Inhaber _____

Scheck-Nummer	Kto-Nr /Name des Ausstellers	Bezogenes Institut, BLZ	DM

Posten	Wert	Text	DM

Stempel / Unterschrift des Einreichers _____ Datum _____