



Translating the Spanish Economic Discourse of the Crisis: Dealing with the Inevitability of English Loanwords

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ABSTRACT:

Our current study aims at analysing and describing the plethora of English loans in the Spanish discourse of economy -in the shape of direct or indirect borrowings- as a result of the swift changes taking place in the course of the present Global Systemic Crisis. The need for precision and accurateness in the deployment of technical terms, or *terms of art*, in the Spanish discourse of Economics has triggered our scrutiny of an *ad hoc* corpus of economic news-items from a range of digital periodicals in the field of finance and economics. With the aid of three financial bilingual glossaries intended for the specialized Spanish-speaking community, and the deployment of a specific taxonomy on linguistic incorporations, we have developed a system of lexical selection, reuniting, analyzing and explaining a representative group of real data illustrating, somehow, the neologistic borrowing process during the above-mentioned financial havoc. Further, our study attempts to enlighten and facilitate the translator's task when dealing with the economic language in Spanish and the English loans incorporated just before, during, and after the critical period under scrutiny.

KEYWORDS: loanword, xenism, false loan, calque, financial Spanish, credit crunch.

RESUMEN:

El estudio que aquí presentamos se dirige hacia el análisis y la descripción de la plétora de préstamos del inglés que, de forma directa o indirecta, se infiltran en el discurso económico en español, como resultado de los veloces cambios financieros que han surgido de la Crisis Global Sistémica. La necesidad de precisión y exactitud en el empleo y aplicación de términos especializados de corte financiero en el discurso de la economía española ha constituido nuestra fuente de inspiración para acometer el estudio de un corpus económico *ad hoc*, seleccionado de una gama de periódicos digitales de corte especializado, semi-especializado y divulgativo. Los términos analizados para su búsqueda y escrutinio han sido seleccionados con la ayuda de glosarios bilingües dirigidos a la comunidad técnica española y tras la aplicación de nuestra propia taxonomía en la clasificación de incorporaciones, reuniendo así un grupo representativo de datos reales que ilustran los procesos de creación

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neológica en este trepidante periodo económico. El fin último de nuestro estudio es ayudar y facilitar la tarea del traductor a la hora de enfrentarse a los préstamos del inglés incorporados al lenguaje económico de las finanzas españolas en el comienzo, duración y desarrollo de la crisis financiera mundial.

PALABRAS CLAVE: préstamo, xenismo, falso préstamo, calco, español financiero, Crisis Global Sistémica.

I. INTRODUCTION: NEOLOGISMS IN THE SPANISH FINANCIAL DISCOURSE OF THE CREDIT CRUNCH

Our present study attempts to measure their degree of internalization into the TL, and the impact of such incorporations on the technological discourse or jargon during the period internationally known as the Global Systemic Crisis. In doing so, it is also aimed at identifying and highlighting the most characteristic patterns of incorporation of some peculiar technical terms of the English discourse of Economics into the Spanish financial discourse. Our scrutiny will range from the very inception of the present transnational economic crisis, in the middle of 2007, to its progress and evolution towards a likely recession, or –in the worst of cases- economic depression, at the beginning of 2009. Spain had managed to achieve, until the Global Systemic Crisis implosion –and in a relatively short time–, one of the most rapid increases in wealth in the euro zone. Due to the birth of a new Spanish intelligentsia in the area of business and banking¹, a new generation of *conquistadores*, a pool of talent who speaks fluent English and has accomplished great technological and financial leaps in the past two decades while aiming at expansion to the global markets, has given rise to a linguistic phenomenon somehow under analysis here. Indeed, the prestige and degree of specialization of our economic think-tanks has impregnated the Spanish discourse of Economics of cachet words whiffing of a dollarised economy, in the form of borrowings and adaptations from the *lingua franca*. The avalanche of the crisis on the country, and its echo in the Spanish mass media, has been the source of the furious export of new coinages from the other side of the Atlantic, among which there are mere but illustrative examples like the NINJA crisis (standing for "No Income, No Job and No Assets", which has as one of its original sources *The Washington Post* dated March 13, 2007, contrary to the Spanish belief that Professor Leopoldo Abadía, a popular crisis guru in the country, is the creator of the acronym), and the CDS, or Credit Default Swaps. Now a country in crisis embraces alien terms with gusto, and a certain ambition for finesse.

As it is, our analysis will evolve in several phases. First of all, we shall design our peculiar taxonomy of loan acquisition/adaptation, upon the basis of previous studies on the subject, such as those undertaken by Newmark (1988), Baker (1992), Diéguez (2004), by several Spanish translators like Russo (2002) and Martínez de Sousa (2002), as well as prominent linguists like Lázaro-Carreter (1988), García-Yebra (1984) and Alcaraz (2002).

This taxonomy will be deployed as a framework to identify several typical patterns of lexical integration in the target language. Secondly, we will select the most prominent lexical phenomena in the field of loans and adaptations through a previous thorough scrutiny of three glossaries of Economics in both languages, currently on offer on the World Wide Web to Spanish economists and translators. These terminological sources have been chosen in terms of the updated character of the terms in display (the BBC monolingual glossary in Spanish), the accountability and rigor of the source (the CAM glossary in both languages²) and its ubiquitous presence when undertaking terminological searches for translation purposes, as well as the prestige bestowed by the sponsorship of a reputed publisher like Prentice-Hall (the Pearson glossary³). The study of the glossaries has permitted us to select the most usual and pertinent combinations of borrowing patterns, to be subsequently perused and contrasted with the corpus at hand. Last, but not least, an *ad hoc* corpus in the region of 220,000 words has been gathered, consisting on news-items of several mainly descriptive, expositive, even argumentative texts, the latter especially being the case of the *Libertad Digital* periodical, aimed at a very specific politically-biased audience. Thus, the texts within our corpus belong to an empirical, but also *intuitive* category (Diéguez, 2004) mostly consisting of articles of scientific divulgation elaborated by experts (economists) and semi-experts (economic journalists), their target market, or audience, consisting of specialized, semi-specialized and lay recipients. The periodicals origin of our corpus are *Cotizalia*, *El Economista* and *Libertad Digital*, raconteurs, day-by-day, of the wreckage of financial structures, the house-bubble popping, and the curbing of borrowing galore, to either experts, connoisseurs and/or laypeople, avid for news on the fearsome, gruesome financial drying-up.

Our ultimate purpose in developing our analysis in this manner will be to study the nature of the different phenomena, and their incidence and significance in the terrain of translation. Establishing the reasons for linguistic change in the area of mercantile and professional activity may have an outstanding effect on the difficult task of finding the true equivalence and specific weight of borrowings in the present financial panorama. The crisis being the main current informative target of the mass media at large, this task may also unveil some actual relationships between the source language, English, and the target one, Spanish, in the areas under analysis, in a historical moment such as the Global Systemic Crisis.

II. BORROWING PATTERNS: LOANS, ADAPTED LOANS, FALSE LOANS, CALQUES

Change is one of the most important manifestations of the vitality of a language, mirroring its evolution and peculiarities, and, most importantly, the state of its technical, cultural and even emotional development. One of the most momentous causes of linguistic change is

neological acquisition. Neologisms are also the source of most translation problems, as the pace at which cultural, scientific and sociological problems evolve is not met by dictionary editing. Very often the help of dictionaries or publications on a particular subject where the neologism takes place is not enough, and only common sense, stamina and experience may aid translators. In the course of this study, we have spotted four main areas in which borrowings from economic and financial English take place. The way in which neologisms can be classified is diverse, and the paradigmatic perspective depends on the theoretical perspective adopted. Concretely, the phenomenon of English loans or *anglicismos* in the Spanish language has inspired multifarious authors like Latorre (1991), Sáez (1999) and Diéguez (2004).

Still, the reformulation of the paradigm deployed has been developed entirely for the purposes of the present work and others along this line (Orts, 2005 & 2007), as it is the coinage of the “false loan” phenomenon that will be described below.

As we hinted above, prestige and the lack of a cultural element in the target language, perhaps also the speediness with which change takes place in the field of market movements, seem to be the common reasons for the appearance of neologisms. Despite its rejection by an important sector of the Spanish academic illuminati, the truth is that, as Newmark remarks, they usually please and attract the public at large (1988:140). In any case, neologisms are frequently found in technical and scientific language, but also “media” or “product” transferred words are common⁴. In the area of economics and finance, we further classify them as *necessary neologisms* and *luxury neologisms*, with respect to the reasons for their incorporation. The former are installed in the language out of a need for a new word which as yet has no correspondent in the TL, as it is the case of *joint venture* or *dumping*, which would have to be glossed and explained in Spanish, and have no easy translation; the latter are incorporated for prestige reasons, as –just in the area of economics, for example– it is the case of *cash flow*, *hedge fund* and *call money*, all of which have an equivalent in Spanish (*flujo de caja*, *fondo de cobertura o de inversión libre* and *dividendo pasivo*, respectively), the original being considered more technical or influential.

It is our opinion that, in the specific case of economic discourse, the incorporation of new words is swift and immediate, even more than in other “loan-prone” areas like journalism or even politics, due to the ever-changing, neological character of this type of discourse. Consequently, and due to the phenomenal influence of English as the language of international communication, as well as the exceptional mobility of the language of commerce, we have located four types of neologisms in the area of business law, the result of a loan process from the SL. These types are described below.

One of the best-known loan areas is the phenomenon we refer to as a *xenism*⁵, a term given for those borrowings that are incorporated into the target language by means of no phonological or morphological transformation. This occurrence is explained by Newmark

(1988:81) as the translation process of transference, by means of which the target language hosts a source language term, thus becoming a “loan word”. According to Newmark, xenisms show the respect of translators towards the SL culture, but in some cases they may become unnecessary or obscure, as the translator’s task is to translate and, therefore, to explain. Along the same lines, García-Yebra considers that loanwords and adaptations are not translation procedures, but a reluctance to translate on the translator’s part (García-Yebra, 1984).

If, on the other hand, the word is unreadable in Spanish, the user may opt either to adapt the morphology of the word to the target language, or alternatively, translate it literally. Hockett (1964) identifies calques at large as peculiar phenomena of transposition or shift (Catford’s term, 1915), by means of which the loan is rejected in its original version in the SL, the materials of the TL being adapted to generate a new term. In the present study, and following García-Yebra (1984), who warns about the usual confusion between *préstamos naturalizados* and the notion of *calcos*, we regard the former phenomenon as **adapted loans**, the latter as **calques**. An adapted loan, or morphological calque, is a very usual phenomenon in the world of business and economics, as for example with the words *suap* for *swap*, *reitin* for *rating*, *securitización* for *securitization*. It happens when xenisms are consolidated and made easier to use, an alien graphism being transformed into a pronounceable one. Loan translations or *calques* (Vinay and Dalbernet, 1958), on the other hand, are also referred to by Newmark as through-translations (1988:84). Common collocations, names of organizations and the components of compounds like *salto del gato muerto* for *dead cat’s bounce*, *FMI* for *IMF*, or *mercado oso* or *alcista*, for *bear market*, are examples of these.

As a general rule, if the neologism conforms to the morphological standards of Spanish, the user may decide to translate it literally. In this particular case, we are facing the false transposition of a loan word, also known as a **false friend**. Semi-technical terms in both legal Spanish and English are often cognate terms, with a common Latin origin and, in some cases, with totally different meanings in both languages. Alcaraz (2003:85) calls paronyms those words which are related because of an identical origin. He distinguishes between **real cognates**, words like *capital*, *credit* or *crisis*, with identical meanings in both languages, and **false cognates**, or false friends, those having the same etymology but with different semantic development in both languages. This is the most dangerous area in the translation of financial English into Spanish. The difficulty with these words does not lie with the identification of equivalent legal/linguistic phenomena, but rather with the misidentification of some words with formal similarity but conceptual difference. For such words, their Latin source would certainly convey an erroneous interpretation. In the area of false cognates we distinguish those words which are dangerous for the unwary speaker or translator, terms like *guarantee* (*aval*, not *garantía*), *bonus* (*retribución*, not *bono*) or

corporation (*sociedad anónima*, not *corporación*), and numerous others, especially in the area of corporate and contract language, which have a similar morphology in both languages, but convey different meanings. Such terms pose problems for Spanish speakers with little proficiency in English, or those with knowledge of this language but little training in the specialized discourse at hand. For the purposes of our study, false cognates shall be excluded from the scope of analysis, as they do not constitute incorporations in the strict sense. Instead, we will focus on lexical phenomena which combine the coexistence of pure loans or xenisms, plus their semantic equivalences in Spanish, with a higher or lesser degree of adaptation in the form of calque. By these we refer to terms like market maker and *creador de mercado*, leverage and *apalancamiento*, as examples of the coexistence of the pair xenism+calque, and bonus and *retribución*, or securitization and *titulización*, as examples of xenism+equivalent coexistence.

The last area that we aim to identify is that of *false loans* or *false xenisms*⁶. The term *false loan* or *false xenism* has been coined specifically in the framework of this study, and similar studies on economic neologisms (Orts, 2005 & 2007), as a phenomenon that happens occasionally, but relevantly, in legal Spanish, and needs to be identified as such by both the linguists and translators that move within the boundaries of legal discourse in Spanish-English. In the previous section, xenisms were identified as loanwords from the source language, including words like broker for the Spanish *comisionista*, or dealer for *agente por cuenta propia*, where a minimum adaptation of graphetics and/or pronunciation takes place. Contrary to these cases, false loans or false xenisms are *not* real borrowings, in the sheerest of senses. False loans are a consequence of the status and prestige of an international language such as English. They consist of an erroneous assimilation in the TL of a term that does not exist as such in the SL, but has its morphological and phonetic origins in it as a lingua franca. Dissimilarly from xenisms and calques, false loans are words commonly well settled in the target language, as their original or translation in Spanish has long been forgotten. In opposition to false friends, the false xenism does not come from a paronym, or common root, of both languages, but its etymology belongs entirely to the SL. Indeed, terms like *leasing*, *trust* or *holding*, are used in the English version both in oral and written Spanish, both by specialists and laypeople. Nevertheless, all of these terms have a common feature: the fact that, as a sample of the lack of control that surrounds neologisms, they seldom reflect what they meant primarily in the source language.

III. THE STUDY AND CLASSIFICATION OF GLOSSARIES, AND THEIR INCIDENCE IN OUR CORPUS STUDY

Glossaries are commonly considered useful sources of support and assistance to translators. Together with the complex array of Internet resources, as well as more traditional ones such as dictionaries, encyclopedias and specialized texts, they constitute a healthy complementary of the multifunctional support upon which the translator relies. A glossary consists of an alphabetical list of often difficult or specialized terms in a particular domain of knowledge with the definitions for those terms. They are usually published as appendixes on texts on that very specific field, but may be encountered in Internet searches by specialists and laymen alike, and deployed with more or less fortune in the translation of difficult words.

Cabré, Tebé and Quiroz (2002) consider glossaries to be a part of the supporting process aiding the translator to deal with specialized terminology and distinguish between two types of resources, namely translators' glossaries and glossaries for the translator. The former are simple, bilingual, include collocations and even rejectable terms. The latter are elaborated databases with complex format and multifarious data. Our glossaries belong to no realm as such. They are informative, popularizing formats that mainly aid the economist, or layperson, sometimes also the translator, being issued by committees of experts to inform their own community or the users of that community.

Therefore, the role of glossaries in our study is plain and simple: we have deployed them as catalysts of the most habitual words in the specialized field of Economics, providing us with a way to systematically select the commonest combinations of loan incorporations and neologisms. The BBC glossary we are using is a monolingual "Financial Glossary for the Crisis", published by the digital version of *El Mundo*, the Spanish newspaper. It displays an up-to-date account of the most commonly-deployed terms by the press of the economic buzzwords for the financial debacle⁷. Our second choice was a monolingual dictionary in two versions, published online by the Spanish CAM savings bank. We considered their terminology selection to be updated, reliable and accurate⁸. Finally, we also selected the Pearson glossary, the most extensive of our sources, as being the product of an international media company with world-leading businesses in education, business information and consumer publishing.

After a thorough study, we classified the terms in the glossaries in several categories, shown in Table 1.

Adaptación léxica				Término español con el que convive	Origen en inglés
Extranjerismos		Calco	Falso xenismo		
Préstamo puro o xenismo	Préstamo naturalizado				
Premium share		Acción con prima			Premium share
Bonus share				Acción liberada	Bonus share / bonus stock
Guarantee		Afianzamiento			Guarantee
			Holding		Holding*
Nominal value		Valor nominal			Nominal value / face value
Bearish market				Mercado bajista	Bearish market
Share / stock action		Acción (action)			Share / stock action
		Acciones antiguas			Old stock
		Activo financiero			Financial asset

Table 1: Model of glossary adaptation for the purposes of our study

This adaptation would provide a visual and organizational set of criteria (ubiquity, updated character and relevance for the study: i.e., the loanwords of the Credit Crunch) for the eventual systematic selection of 30 terms, in accordance to their most common pattern of incorporation, i.e.: a) ten pure loan+ calque combinations, b) ten calques, c) ten xenisms (including one false xenism). We initially tried to restrict our selection to the terms provided by glossaries. Nevertheless, during the deep scrutiny of our corpus, we included some buzzwords of the Credit Crunch. The ubiquitous and innovative character of some terms like *capital riesgo* or private equity, as well as others like junk mortgages or bonds required a further adaptation of our final selection.

Our final choice was the following:

A) XENISM:

1. BOOM
2. CDS, CREDIT DEFAULT SWAPS
3. CREDIT CRUNCH
4. DEALER
5. DUMPING
6. GREEN SHOE
7. INSIDER TRADING

8. JOINT VENTURE
9. SUBPRIME (S)
10. HOLDING(S) (FALSE XENISM)

B) PURE LOAN+ EQUIVALENT /ADAPTATION:

1. BLUE CHIP/ACCIÓN DE ALTA RENTABILIDAD
2. BROKER/ INTERMEDIARIO FINANCIERO
3. PRIVATE EQUITY/ CAPITAL RIESGO
4. HEDGE FUND/ FONDO DE COBERTURA
5. LEVERAGE/APALANCAMIENTO
6. MARKET MAKER/CREADOR DE MERCADO
7. PRIME RATE/INTERÉS PREFERENCIAL
8. RATING/CALIFICACIÓN
9. SECURITIZATION/TITULIZACIÓN
10. BONUS/ RETRIBUCIÓN

C) CALQUE (ENGLISH ORIGINAL BETWEEN BRACKETS) :

1. BANCARROTA (BANKRUPTCY)
2. MERCADO BAJISTA (BEAR MARKET)
3. BURBUJA (BUBBLE)
4. MERCADO ALCISTA (BULL MARKET)
5. OPA, OFERTA PÚBLICA DE ADQUISICIÓN (IPO, INITIAL PUBLIC OFFERING)
6. OPV, OFERTA PÚBLICA DE VENTA (IPO, INITIAL PUBLIC OFFERING)
7. OPS, OFERTA PÚBLICA DE SUSCRIPCIÓN (IPO, INITIAL PUBLIC OFFERING)
8. LÍNEA DE CRÉDITO (LINE OF CREDIT)
9. ACTIVO TÓXICO (TOXIC ASSET)
10. (BONO/HIPOTECA) BASURA (JUNK BOND, MORTGAGE)

It is important to remark that incorporations are, to a great extent, conditioned by discursive and contextual factors. Indeed, our analysis will have to take into account a relevant issue: the milieu in which incorporations take place. Our focus has been placed

upon a sample of specialized financial digital press, mainly addressed to financial users and connoisseurs like the *Cotizalia* periodical, upon an example of informative economic press addressed to Spanish-speaking laypeople and economists alike such as *El Economista*, and, finally, upon *Libertad Digital*, a semi-specialized publication, but addressed to a highly-literate, privileged and politically-biased audience. According to our hypothesis, the purest incorporations –xenisms– are to appear in the most specialized press, while the less pure, namely combinations of pure loans+equivalence/adaptation coexistences and calques, shall take place in the semi-specialized and informative corpora.

IV. DESCRIPTION OF AN *AD-HOC* CORPUS FOR SPANISH ECONOMIC AND FINANCIAL DISCOURSE

In order to attain the goals attempted in this study, we have compiled an *ad hoc* corpus with electronic documents from the online publications mentioned above. For the sake of comparison, the corpus consists of three subcorpora corresponding to the texts from each publication. Ours is a small corpus (222,065 words), counting each subcorpus approximately with 74,000 words.

Ad hoc corpora are increasingly used as a tool for the study of specialized terminology within the translation field, as can be seen in the studies carried out by Corpas-Pastor (2001) or Sánchez-Gijón (2001). According to the former, this kind of corpora is characterized by its imbalance and its limited size (2001: 164). Nonetheless, it is highly homogeneous. In this case, the documents used for the compilation of our corpus have been taken from the three Spanish online periodicals mentioned above, namely *Cotizalia*, *El Economista* and *Libertad Digital*, ranging from the beginning of the crisis period to February 2009. The main difference as compared with the corpus studies mentioned is that ours is a monolingual corpus, not a multilingual one, since we were mainly interested in the penetration of English borrowings in the Spanish economic discourse produced by native speakers.

We have accounted for the incorporation incidences and their assimilation in the TL in terms of their reformulations (definitions, expansions) and the cotext in which they appear: as a single, sole term, in alternance with other equivalents proposed in the text, or in combination –as qualifiers- with other terms. For this purpose, we have used the corpus processors Wordsmith 5.0 and Monoconc Pro.

The following tables summarize our findings regarding incorporations in the shape of xenisms, pure loan+equivalence/adaptation coexistences and calques in the three subcorpora. They mainly show the total number of occurrences –raw frequencies– and its frequency as a

percent of the running words in each subcorpus in square brackets. It is worth noting that, since a part of our analysis is mainly qualitative in nature, the performance of those words in the selected contexts has been studied and commented on in this paper.

As far as xenisms are concerned:

TYPE OF INCORPORATION	PERIODICAL 1	PERIODICAL 2	PERIODICAL 3
XENISMS	COTIZALIA: NUMBER OF OCCURRENCES	EL ECONOMISTA: NUMBER OF OCCURRENCES	LIBERTAD DIGITAL: NUMBER OF OCCURRENCES
BOOM	4	3	8 [0.01%]
CDS, CREDIT DEFAULT SWAPS	46 (sole, or expanded with the full term, <i>credit default swaps</i> and/or translated as <i>riesgos de impago</i>) [0.06%]	0	2 (as <i>credit default swaps</i>)
CREDIT CRUNCH	0	0	10 [0.01%]
DEALER	0	0	1 In the expression <i>Primary Dealer Credit Facility</i>
DUMPING	4	0	0
GREEN SHOE	4 (sole or in combination with <i>acciones, suscripciones</i>)	0	4 (reformulated as <i>opción de compra</i>)
INSIDER TRADING	2 (sole, or explained as <i>información privilegiada</i>)	0	0
JOINT VENTURE	4	3	9 (sole or explained as <i>modalidad de contrato internacional</i>) [0.01%]
SUBPRIME	30 (in combination with <i>crisis, titulizaciones, activos, tempestad, bonus, clientes, efecto</i>) [0.04%]	15 (in combination with <i>préstamos, hipotecas, crisis, bonos, activos tóxicos, prestatarios, fondos</i>) [0.02%]	14 (in combination with <i>trampa, hipotecas, tormenta, créditos</i>) [0.02%]
HOLDING (FALSE XENISM)	21 (with the meaning of conglomerate: a false xenism in all its incidences) [0.03%]	0	1 (in the expression <i>compañías holding</i>)

Table 2: Raw frequency of each xenism in the subcorpora and its frequency as a percent of the running words in the subcorpus in square brackets

The most salient features of our study on the proposed xenisms is the remarkable appearance of versatile combinations in the three subcorpora of the **subprime** loanword together with a wide variety of nouns in Spanish, such as *crisis, titulizaciones, activos,*

tempestad, bonus, clientes, efectos, in *Cotizalia*; *préstamos, hipotecas, crisis, bonos, activos tóxicos, prestatarios, fondos* in *El Economista* and *trampa, hipotecas, tormenta, créditos* in *Libertad Digital*. It indicates, from our point of view, a high degree of assimilation and integration of this loanword in the target language. The xenism has, thus, been admitted as more than a buzzword in Spanish, having entered the scope of current-use vocabulary. Something analogous, if in a much lower degree, happens with the usage of **CDS**, or **credit default swaps**, in the *Cotizalia* corpus. Most of the other loanwords do not show such a degree of adaptation with some exceptions again in *Cotizalia* with **Green Shoe** (explained as *opción de compra* in *Libertad Digital*), and its combination with *acciones* or *suscripciones* (as in "*acciones del tipo green shoe*"), or the expansion of **inside information** as *información privilegiada* in the same corpus. Another noticeable phenomenon is the deployment of **holding** in *Cotizalia* and, once, in *Libertad Digital* as a pure example of false xenism, with the meaning of conglomerate or group of companies, instead of its original meaning in English, i.e. the parent company within a conglomerate.

Let's now deal with the pure loan+equivalence/adaptation coexistences under examination:

TYPE OF INCORPORATION	PERIODICAL 1	PERIODICAL 2	PERIODICAL 3
PURE LOAN+ EQUIVALENT/ ADAPTATION	COTIZALIA: NUMBER OF OCCURRENCES	EL ECONOMISTA: NUMBER OF OCCURRENCES	LIBERTAD DIGITAL: NUMBER OF OCCURRENCES
BLUE CHIP/ACCIÓN DE ALTA RENTABILIDAD	3 xenisms, no equivalent/ adaptation	2 xenisms (1 equivalent/ adaptation as <i>bono de altarentabilidad</i>)	5 xenisms, no equivalent/ adaptations (in combination, as in <i>compañías blue chip</i> (2), or with expansion or definition: <i>acciones de bolsa más valoradas, las mayores compañías del selectivo por capitalización, los grandes valores del mercado</i>)
BONUS/RETRIBUCIÓN	3 xenisms 2 equivalent/ adaptations	1 xenism 3 equivalent/ adaptations	5 xenisms 3 equivalent/ adaptations
BROKER/INTERMEDIARIO FINANCIERO	3 xenisms	25 xenisms, no equivalent/ adaptations (sole, or in combination with names of real entities: Subscriber Data Broker, Leostream Connection Broker) [0.04%]	5 xenisms, (sole, or with expansion: " <i>procura negocios a sus amigos</i> ") 2 equivalent/ adaptations (<i>intermediario financiero</i>)

PRIVATE EQUITY /CAPITAL RIESGO	1 xenism (in combination with hedge funds) 1 equivalent/adaptation	0 xenisms 33 equivalent/adaptations	0 xenisms 1 equivalent/adaptation
HEDGE FUND DE COBERTURA /FONDO DE COBERTURA	25 xenisms (mainly sole, also with some qualifier like <i>puro</i> , <i>individual</i> ; in combination with <i>fondo</i> ; some real entity name mentioned: Eureka Hedge Fund Index) [0.03%]	18 xenisms (sole, very often in inverted commas) [0.02%] 6 equivalent/adaptations (as <i>sociedad</i> or <i>fondo de inversion libre</i>)	16 xenisms (twice explained as <i>un fondo de fondos de inversión</i> ; also in coordination con SICAV, an Spanish quasi-equivalent) [0.02%]
LEVERAGE/ APALANCAMIENTO	No xenisms , 13 equivalent/adaptations (+ one antonym, desapalancamiento) [0.02%]	No xenisms 2 equivalent/adaptations	1 xenism , 7 equivalent/adaptations [0.01%]
MARKET MAKER/CREADOR DE MERCADO	5 xenisms (+ expansion, <i>prestamista</i> or <i>creador de mercado</i>) 2 equivalent/adaptations	0 concordances	2 xenisms (in inverted commas)
PRIME RATE/INTERÉS PREFERENCIAL	0 concordances	0 concordances	0 concordances
RATING/ CALIFICACIÓN	53 xenisms (sole, or in combination with <i>agencias de rating</i> or <i>de calificación crediticia</i>) [0.07%] 46 equivalent/adaptations [0.06%]	22 xenisms (mostly in inverted commas and with combinations with <i>calificación</i>) [0.04%] 37 equivalent/adaptations	12 xenisms (sometimes in inverted commas an in combinations with <i>agencias de calificación</i>) [0.02%] 27 equivalent/adaptations [0.03%]
SECURITIZATION/ TITULIZACIÓN	No xenisms 8 equivalent/adaptations (in combination with qualifiers: <i>hipotecarias</i> , <i>subprime</i>) [0.01%]	No xenisms 1 equivalent/adaptation (+ <i>de valores</i>)	No xenisms 2 equivalent/adaptations

Table 3: Raw frequency of each pure loan+equivalent/adaptation combination in the subcorpora and its frequency as a percent of the running words in the subcorpus in square brackets

The distribution of incorporations of this type varies widely in the three subcorpora. In general, xenistic forms are predominant in the three subcorpora at large, but mainly in *Cotizalia* and *Libertad Digital*. Perhaps the highest degree of integration is manifest in the

loanword **rating**, with substantial examples of its equivalent/adaptation, *calificación* (*crediticia*) in the three subcorpora. This infamous word, the curse and origin of much of the present financial wreckage, seems to be perfectly built-in within the existing economic discourse of the crisis, materializing more naturally in the *Cotizalia* subcorpus, as it profusely appears in its English original, but as ordinary combinations with syntagms like *agencias de rating* or *de calificación crediticia*, and also liberally used in its equivalent/adaptation *form in the same subcorpus*. A lesser degree of insertion of the loanword is shown in the rest of the subcorpora, where it appears between inverted commas, and the equivalent/adaptation (sometimes also within the syntagm *agencias de calificación*) is favoured, as a more accepted version. Also noticeable is the usage of **hedge fund** as a loanword, deeply inserted again in the *Cotizalia* subcorpus, where it is even qualified with the adjectives *puro* or *individual*. The rest of the subcorpora illustrate their incorporation either with expansions (as in *fondos de inversión* or explained as *SICAVs* (*Sociedades de Inversión de Capital Variable*), namely Spanish investment companies, in the *Libertad Digital* subcorpus), or in inverted commas, or even with its equivalent/adaptation, *sociedad* or *fondo de inversión libre*, in *El Economista* subcorpus. *Apalancamiento* and *titulización* occur only as equivalent/adaptation forms of **leverage** and **securitization**, respectively, in the three subcorpora. There are also interesting loanword incorporations of **blue chip** in the three subcorpora, but especially in *Libertad Digital*, in combination, as in *compañías blue chip*, or with expansions or definitions, as in *acciones de bolsa más valoradas, las mayores compañías del selectivo por capitalización, los grandes valores del mercado*.

Finally, let's take a look at the proposed calque incorporations in our corpus:

TYPE OF INCORPORATION	PERIODICAL 1	PERIODICAL 2	PERIODICAL 3
CALQUE	COTIZALIA: NUMBER OF OCCURRENCES	EL ECONOMISTA: NUMBER OF OCCURRENCES	LIBERTAD DIGITAL: NUMBER OF OCCURRENCES
BURBUJA (BUBBLE)	12 (sole or with qualifiers: <i>tecnológica, inmobiliaria, china</i> ; also in conjunction with verbs or nouns like <i>estallido, estallar, pinchazo, explotar</i>) [0.02%]	5 (sole or with qualifiers: <i>tecnológica, inmobiliaria</i> ; also in conjunction with verbs or nouns like <i>estallido, estallar, pinchazo, explotar</i>)	26 (sole or with qualifiers: <i>tecnológica, inmobiliaria, especulativa, "del real estate"</i> ; also in conjunction with verbs or nouns like <i>estallido, estallar, pinchazo, explotar</i>) [0.04%]
BANCARROTA (BANKRUPTCY)	3 [0.02%]	14 (in combinations with <i>bonos tóxicos</i>) [0.01%]	16 [0.02%]
(MERCADO) BAJISTA (BEAR MARKET)	16 (as noun: <i>bajista, bajistas</i> , in	67 (in multiple combinations with	6 (in combinations: with xenism: <i>rolling bajista</i> ,

	combinations with <i>ruptura, tendencia, espiral bajista</i>) [0.02%]	<i>posición, momento, etapa, ciclo, continuidad, ruptura</i> ; as noun: <i>bajista, bajistas</i>) [0.06%]	<i>tendencia</i>)
(MERCADO) ALCISTA (BULL MARKET)	9 (as noun: <i>alcista, alcistas</i> , in combinations with <i>tendencia</i> , xenism: rally <i>alcista</i>)	23 (with <i>directriz, estrategia, patrón, salida, semana</i>) [0.03%]	3 (in combination: with xenism: <u>rolling</u> <i>alcista</i>)
BASURA (JUNK)	10 (with <i>bonos, hipotecas</i>) [0.01%]	11 (with <i>bonos, hipotecas</i>) [0.01%]	7 (with <i>pagarés, bonos</i>)
OPA, OFERTA PÚBLICA DE ADQUISICIÓN (INITIAL PUBLIC OFFERING, IPO)	9 (in capitals or small cases)	5 (mostly in small cases)	7 (with the antonym <i>contraopas</i> , in small cases and capitals) [0.01%]
OFERTA PÚBLICA DE VENTA, OPV (INITIAL PUBLIC OFFERING, IPO)	19 (in capitals) [0.03%]	0	12 (in capitals) [0.02%]
OFERTA PÚBLICA DE SUSCRIPCIÓN, OPS (INITIAL PUBLIC OFFERING, IPO)	8 (in capitals)	0	0
LÍNEA DE CRÉDITO (LINE OF CREDIT)	0	14 (no uncommon incidences) [0.02%]	6 (no uncommon incidences)
ACTIVOS TÓXICOS (TOXIC ASSETS)	3 (with <i>compras, adquisición de</i>)	12 (alternating with <i>productos, bonos tóxicos</i> , in inverted commas) [0.02%]	15 (no uncommon incidences) [0.02%]

Table 4: Raw frequency of each calque in the subcorpora and its frequency as a percent of the running words in the subcorpus in square brackets (English original in brackets)

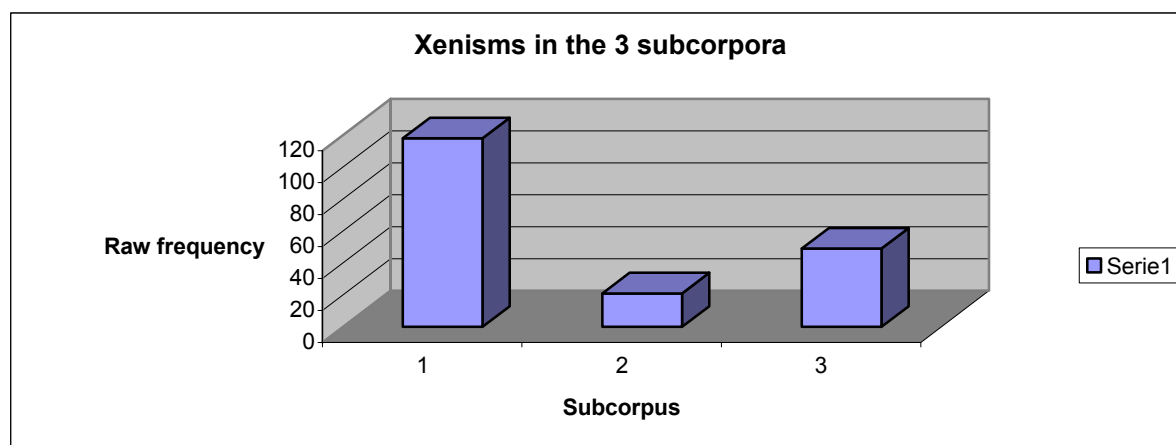
There are some favorite calques in the three subcorpora, the most salient ones being, for the sake of their quantity and their qualitative adaptation, *burbuja*, *bajista* and *alcista*. The immersion of *burbuja* is a question worth noticing. This calque makes its appearance sole or with qualifiers: *tecnológica, inmobiliaria*; also in conjunction with verbs or nouns like *estallido, estallar, pinchazo* or *explotar*, in the three subcorpora. Other collocations like *burbuja especulativa* or *burbuja del real estate* appear in *Libertad Digital*; *burbuja china*, in *Cotizalia*. All of these constitute evidence of the current internalization of the metaphoric word in English, bubble, into its Spanish equivalent, with all its connotations. Other interesting occurrences are those of *bajista* (bear market) and *alcista* (bull market) in several combinations, with TL nouns like *directriz, estrategia, tendencia*, and/or combined with unnecessary xenisms like *rolling* or *rally*, probably for prestige or

snobbish motivations underlying technical jargon. These occur mainly in the *Libertad Digital* subcorpus, but also in *Cotizalia*. Calques of IPO, Initial Public Offering, as **OPA**, **OPV** and **OPS** (always in their abbreviated form, in capitals or small cases) appear in varied degrees in the three subcorpora, and show no combinations within their nominal group: in the first case, the three periodicals show occurrences, *Libertad Digital* also showing the antonym of the word, *contraopa*; *OPV* appears in *Cotizalia* and *Libertad Digital* and *OPS* only in *Cotizalia*. Finally, **activos tóxicos** make their appearance mainly in *El Economista* and *Libertad Digital*, with a limited amount of occurrences in *Cotizalia*; something similar happens to **línea de crédito**, only appearing in *El Economista* and *Libertad Digital*, with no occurrences in *Cotizalia*. **Basura** has a representative occurrence in the three subcorpora always qualifying *bonos*, *hipotecas*, *pagarés*. Finally, **bancarrota** is mainly used in *El Economista* (combined with *bonos tóxicos* in this subcorpus) and *Libertad Digital*.

As far as the distribution of xenisms is concerned, there is an inordinate lack of balance in the numbers for each group, as it is shown below:

	XENISM	PURE LOAN IN COMBINATION	EQUIVALENT/ ADAPTATION IN COMBINATION	CALQUE
PERIODICAL 1	118	95	75	103
PERIODICAL 2	21	78	83	145
PERIODICAL 3	49	46	43	102
TOTAL	188	219	201	350

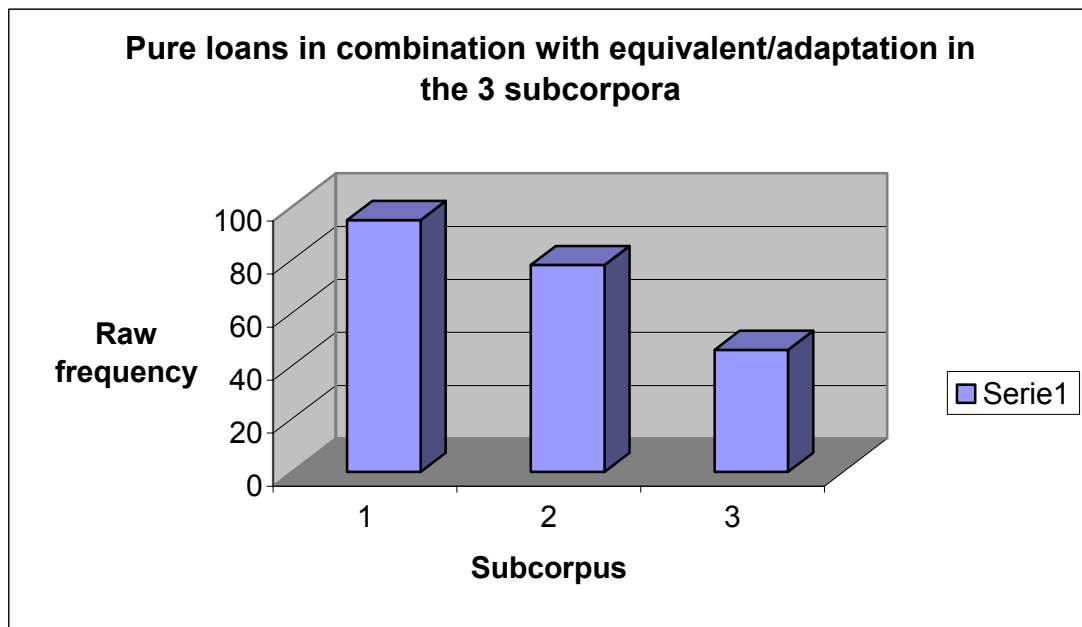
Table 5: total amount of the lexical incorporations under investigation in the three subcorpora. Source data for graphs 1, 2, 3 and 4.



Graph 1. Raw frequencies: xenisms under examination in the three subcorpora

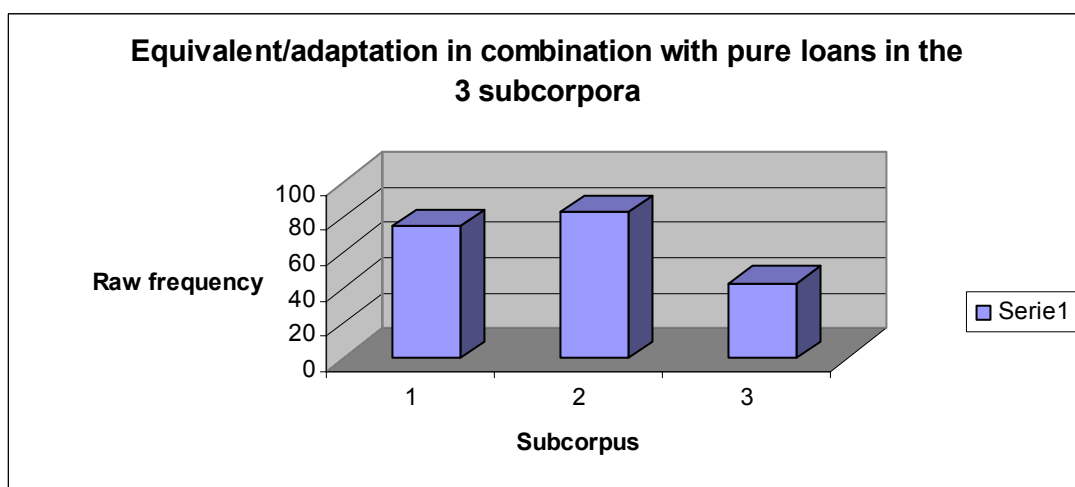
As we can see, the amount of the xenisms proposed is considerably larger in our first corpus, *Cotizalia*, slightly higher in *Libertad Digital* and quite small in *El Economista*.

The numbers for pure loan combinations with equivalent/adaptations are slightly more even, as we can see below:



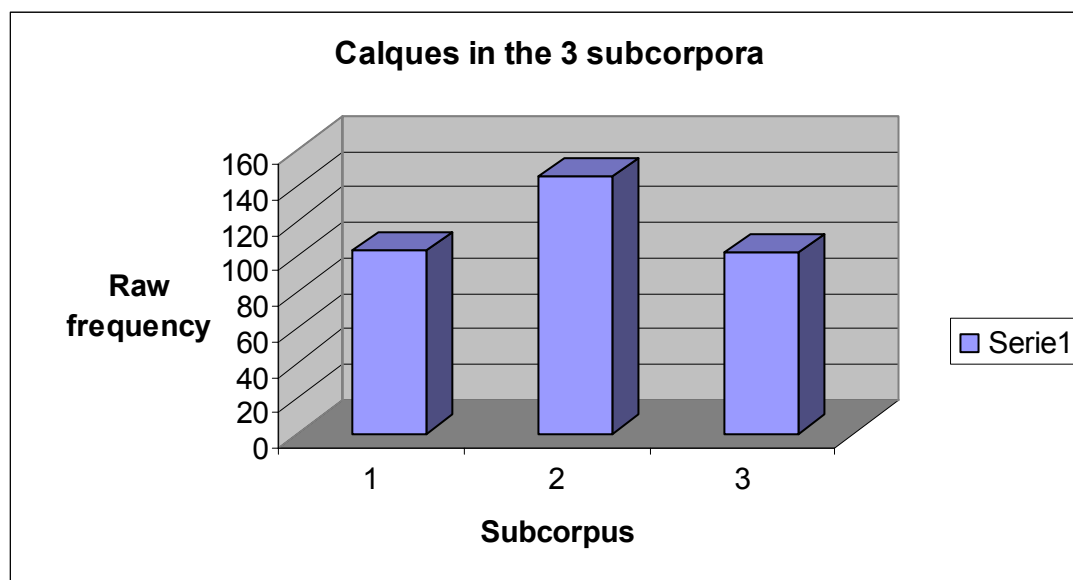
Graph 2. Raw frequencies: pure loan combinations with equivalent/adaptations under examination in the three subcorpora

Nevertheless, pure loans or xenisms are still much higher in *Cotizalia* than in the rest, which is not true in the opposite case, i.e., combinations of equivalent/adaptations with pure loans, where *El Economista* leads the trend, followed by *Cotizalia* and *Libertad Digital*.



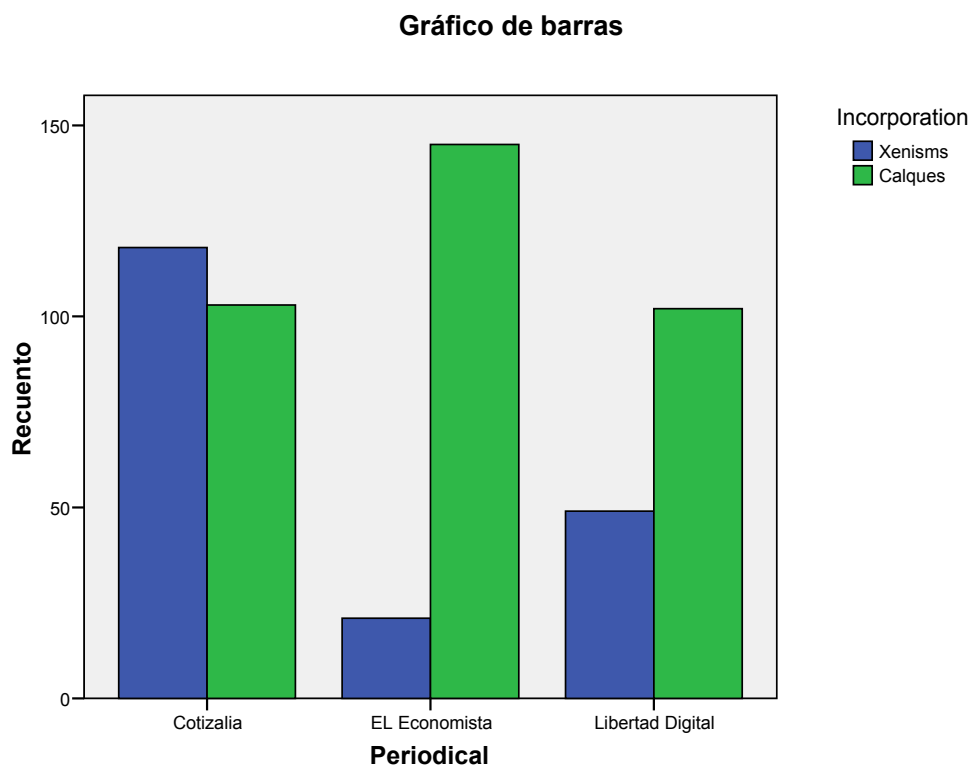
Graph 3. Raw frequencies: equivalent/adaptations with pure loan combinations under examination in the three subcorpora

Finally, the tendency is to the reverse in the case of calques, where *El Economista* shows the highest number, followed by the other two periodicals, with little differences among them.



Graph 4. Raw frequencies: calques under examination in the three subcorpora

For the sake of statistical comparison, we decided to contrast the two opposite incorporations of xenisms and calques. As can be seen in graph 5, there are clear differences between them, but we deemed it relevant to know whether there was any reason to think that they were not equitably distributed along the three subcorpora. With this purpose in mind, we used the non-parametric test chi-square. The result of the chi-square was 15,149, with 2 degrees of freedom, and the p-value was 0.001. Consequently, we rejected the null hypothesis that the observed proportions did not differ from the hypothesized distribution. That is to say, we could state that there is a relationship between the two categorical values of the periodical and the kind of lexical incorporation used. There was indeed a statistically significant relationship between them. However, in order to determine the significance of the specific differences among the publications, we decided to apply the same calculation to the three combinations of periodicals by pairs. For this purpose, we used the option “lost values” offered in the package SPSS.



Graph 5. Contrast between xenisms and calques

The results were as follows: the chi-square in the contrast between the specialized periodical, *Cotizalia*, and *El Economista* was 7,817, which, with 1 degree of freedom, had an asymptotic significance of 0,005. In the contrast of the same periodical with the other one, *Libertad Digital*, the chi-square was 13,172, also with 1 degree of freedom and an asymptotic significance of 0,000. However, when the specialized periodical came out of the comparison, that is to say, when the other two were compared, the measure exceeded the threshold of what is considered to be significant in linguistics, since the chi-square 0,710 with 1 degree of freedom has a significance value of 0,400. For this reason, we can identify the sample from the specialized press as the one which differs the most in statistical terms.

V. DISCUSSION

In tune with our initial purposes and our own findings, we have measured qualitatively the integration or alien nature of the loan word, and its internalization into the TL in these three groups:

-HIGH INTERNALIZATION OF THE LOANWORD: formation of syntagms with TL grammar units, as it is the case of the following:

✓ The xenism/calque/adaptation appears in one sole nominal group as part of a whole sentence with no equivalent, adaptation, explanation or reformulation (credit default swaps, *bajista*, hedge funds, green shoe, rating).

✓ The loanword appears in nominal groups combining the loanword and TL qualifier (*burbuja china*, hedge fund *puro*, *titulización de valores*), or a TL noun plus a loan word as qualifier (*hipoteca subprime*, *compañía holding*, *compañías blue chip*, *agencias de rating*, *acciones green shoe*).

✓ The loanword appears as a calque in combinations with a residuary, unnecessary xenism (*burbuja del real estate*, rolling *bajista/alcista*, rally *alcista*) for the sake of non-communicative, prestige purposes.

✓ The loanword appears as a xenism in coordination or juxtaposition with other xenisms (private equity *y/o* hedge funds), with their adaptation (*agencias de rating o de calificación crediticia*).

✓ The loanword appears as a calque in combination with other calques (*activos y bonos tóxicos*).

✓ Usage of antonyms derived from the calque or adaptation: *desapalancamiento*, *contraopa*.

-MEDIUM INTERNALIZATION OF THE LOANWORD:

✓ The loanword appears as xenism with its calque, in juxtaposition, as a kind of reformulation (market maker *o creador de mercado*, market maker *o prestamista*, insider trading *o información privilegiada*).

✓ There is an expansion, reformulation, or explanation of the xenism with another equivalent or quasi-equivalent: *un hedge fund es un fondo de fondos de inversión*, *las blue chips son las acciones de bolsa más valoradas/las mayores compañías del selectivo por titulización*, *los grandes valores del mercado*, *un broker procura negocios a sus amigos*, *los llamados credit default swaps o riesgos de impago*, *green shoe o opción de compra*).

- LOW INTERNALIZATION OF THE LOANWORD

✓ Usage of the xenism, adaptation or calque between inverted commas, or “quotations”, taking over English words and phrases in their original form, while marking their foreign origin: “rating”, “market maker”, “activos tóxicos”.

✓ Insertion of the xenism or the loanword in the name of real entities or bodies (Primary Dealer Credit Facility, EurekaHedge Hedge Fund Index), or comparison with a

Spanish semi-equivalent: the hedge fund is compared to a Spanish SICAV *Sociedad de Inversión de Capital Variable*.

In general, a high integration of the loanword cases occurs mainly in the *Cotizalia* subcorpus, and in less degree in *Libertad Digital*, showing that the loanword deployed manages to be semantically useful, as it proves to be sufficiently informative through its independence and autonomy, and its power of semantic designation. On the contrary, a medium or low degree of integration, through reformulations, substitutions or explanations happen in *Libertad Digital* and *El Economista* subcorpora, as an indicator that loan words have a mere parasitic presence, as synonymic explanations or doublets or other existing words, or as a variant of translation.

Finally, the least degree of integration appears largely also in the latter subcorpora, ie, *Libertad Digital* and *El Economista*, through the technique of ‘quotation’ –as a first step in taking over recent loanwords, i.e., inserting the still foreign words in inverted commas. The inclusion of the loanword in the name of foreign entities or bodies is also a case of lack of actual assimilation, proving the status of mere “aliens” of the institutions quoted.

All in all, our results, even if restricted by the size of the corpus, appear to be in tune with our initial hypothesis. Indeed, the highest number of xenisms appear in the *Cotizalia* periodical, either in their pure version or mingled with combinations of equivalent/adaptations. The opposite trend seems to appear when calques and adaptations are concerned, the samples gathered in *El Economista* leading the way in all the versions. Our findings in *Libertad Digital*, on the other hand, seem to be somewhere in the middle of the ones found in the other two subcorpora, as the subcorpus offers a considerable amount of xenisms, mainly pure, some in combination, but less calques than the other two, always preferring the more novel, or dynamic version of the technical terms.

All of our findings seem to point towards the same direction, namely, that the context in which the loanword appears has a substantial consequence in the results obtained. Undeniably, the findings obtained regarding *Cotizalia* match the character of the periodical in the sense pointed out above: this periodical, an important section within *El Confidencial Digital*, lead by a group of financial think-tanks and directed by José Apezarena (former Director of *Gaceta de los Negocios*, a prestigious financial periodical) is a sample of specialized financial digital press, for self-consumption of the professionals of the field. Consequently, the sample we have gathered, albeit limited, exhibits a wide and large deployment of xenisms, and a high degree of integration of loanwords at large. The high degree of assimilation and integration of the loanwords selected in the TL is an index of the prowess and confidence with which the publication regales its readers, also connoisseurs of the field.

On the other hand, the sample gathered from *El Economista*, a respected Spanish periodical, shows the highest degree of calques and the least degree of integration of incorporations in general, being profuse in reformulations, explanations and quotations, when these make their appearance, as an index of the low degree of assimilation of loanwords. These data appear in line with their origin in a publication addressed to semi-specialists with little command of English, and lay people at large.

Finally, *Libertad Digital* is a sort of hybrid publication. It is informative press, addressed to a highly-literate audience with a very traditionalist slant. In fact, *Libertad Digitalia* quotes *Cotizalia* in numberless occasions, treating and elaborating the news in the latter with a much more piquant, anti-governmental and conservative bias. Our findings from the limited, but nonetheless illustrative, subcorpus somehow confirm these traits. Indeed, our findings in *Libertad Digital* show some bold attempts at integration and assimilation, as the number of xenisms confirm; incidentally, an inordinate number in the subcorpus refers to the Credit Crunch, rating agencies (these also in their equivalent or semi-equivalent forms) and the different subprime phenomena, all of them now sadly popular among the lay public. The number of equivalent-adaptations and calques is lower than in the other two subcorpora, but still it shows bolder versions, reformulations and even coinages (as in *contraopas*, or rolling *alcista* and *bajista*), as well as more daring, showy combinations (as in the *burbuja del* real estate, or a broker that “*procura negocios a sus amigos*” than the other two periodicals.

VI. CONCLUSIONS

In this study, we have presented a methodology of analysis within the framework of corpus linguistics and its application to the phenomenon of lexical incorporation in the Spanish financial discourse. The Credit Crunch has been initially considered to be a catalyst for the normal pace of loanword incorporation. In addition, the relevance of the level of specialization of the publication as a variable has been studied. The system of lexical selection through glossaries can be seen as hindering for the generalization of the results of the study onto the overall financial discourse. However, this part of the method was based on the thorough scrutiny of three lexicographical sources as it was intended to be representative enough. The restricted size of the corpus —220,000 words— can be also seen as a limitation for the representativeness of the results, but it has been compiled as an ad-hoc corpus, therefore adequate for the fulfillment of the purpose of this study.

From a quantitative perspective, mainly raw frequencies and relative frequencies have been analyzed. More concretely, the corpus has been explored in terms of loanword frequency of use and depth of assimilation. In order to perform a reliable comparison

among the data obtained from the three subcorpora, we have used the chi-square test. The results show that the more specialized and less biased character of the publication, the higher deployment of xenisms with high degree of assimilation occurs. Results tend to be the reverse if the periodical is aimed at a lay audience, where calques, reformulations and expansions are the norm. Findings are somewhat mixed in the case of an informative periodical, as it is the case of the periodical *Libertad Digital*.

We firmly believe that a replication of the study after the end of the vertiginous process of the current financial crisis may serve as an interesting element for comparison. This could use the methodology presented in the current paper, but including a larger corpus in order to gain representativeness. After all, the neological phenomena are inherent to the financial language, and we deem that its study from a diachronic perspective may be largely rewarding.

NOTES

¹ See the article on the subject in the May 3rd issue of *The Economist* on Spain, “Conquistadors on the Beach”

² CAM, or Caja de Ahorros del Mediterráneo is a popular and prestigious savings bank in the area of Murcia and Alicante.

³ <http://www.prenhall.com/glossary/a.html>

⁴ As it is the case with imported foodstuffs like “Nescafe” or “Danone”, or clothes such as the “Manolos” and the “Levi’s”.

⁵ As, for example *leverage*, *hedge fund* or *equity*, all of them with adapted versions in Spanish, but extensively used in Economics in their original version.

⁶ The term *false loan* or *false xenism* has been coined specifically for the purposes of the present study, as a phenomenon that happens occasionally, but relevantly, in financial Spanish.

⁷ At http://news.bbc.co.uk/1/hi/spanish/specials/2008/crisis_financiera/newsid_7330000/7330957.stm

⁸ “Glosario monolingüe CAM en inglés sobre términos financieros”

<https://www.cam.es/EN/Particulares/Inversion/Vaores/Paginas/Glosario.aspx>

“Glosario monolingüe CAM en español sobre términos financieros”

<https://www.cam.es/ES/Particulares/Inversion/Valores/Paginas/Glosario.aspx>

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