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Lexicographical and Translation Issues in the Inclusion of English Financial Neonyms in Spanish Bilingual Dictionaries of Economics on Paper

Abstract

This is a crossroads time for dictionaries in print in general and for bilingual dictionaries of Economics in print in particular. A time when the prevalence of information technologies supposedly makes access to specialized lexicographical information easier and faster. The present study first reviews briefly the current situation of bilingual dictionaries of Economics on paper and their viability in a near future. It then examines, with more detail, the specific lexicographical issue of incorporating (i.e. translating) English financial neonyms, which appear practically every day in print and internet media, into English-Spanish/Spanish-English Dictionaries of Economics on paper, normally published in the lapse of years. This gap between the immediacy of the Internet and the delay of printing, seems to cause serious problems to bilingual lexicographers specialized in Economics especially when questionable translations of such neonyms are already circulating on the web. This, in addition to the ample presence of electronic glossaries and dictionaries, easily accessible by translators and professionals, but whose reliability, on the other hand, is not always guaranteed. Finally, a more active role is recommended to bilingual lexicographers in Economics by taking advantage of internet information media services and by joining efforts with finance experts and professionals.

1. Introduction

It is a fact that the present vitality of the Internet and information technologies favours the rapid dissemination of science worldwide. While it is true that for pure scientific areas the transfer of knowledge may take longer and is somehow restricted to small groups of experts, in professional settings such as trade and finance, this transfer is done without delay as a result of the importance it has for millions of people.

In the field of specialized lexicography, financial terms addressed to the three groups of usual recipients, i.e. experts, semi-experts and lay persons, are usually presented in printed and digital formats (DVD/CD-ROMs, online, intranets) and organized in mono and bilingual dictionaries and glossaries of Economics. This double system of referencing is also envisaged today as the end of a dated manner to understand and display lexicography, being replaced by a new, more efficient one, which, in spite of some shortcomings, as their initial indebtedness to paper works (Besomi 2013; Tarp 2012), seems to reflect the future of mono and bilingual specialized dictionaries (Tono 2000; De Schryver 2003; Dziemianko 2011, 2012; Fuertes-Olivera 2013; Lew and Mickiewicz 2013). However, the overt optimism that reigned in the turn of the century with online lexicography has somehow moderated and some think that, in some respects, paper dictionaries are still comparable or even superior to many digital ones (Nesi 2000, 2012; Béjoint 2010)¹. I refer espe-

¹ On the popular internet forum for professional translators *proz.com*, users regularly debate about which dictionaries are more convenient for their job: “physical” or digital ones. The majority seem to agree they prefer paper ones for their specialized bilingual translations while resort to digital ones in the case of general monolingual meanings. They also complain about how unreliable free-access online dictionaries are. One Spanish translator actually writes: “Most specialised dictionaries only exist on paper. I would definitely favour dictionaries on paper in specialised topics, mostly because the dictionary is directly linked to the name of those individuals and organisations that made it, funded it, and edited it (all printed in the cover!), and is therefore produced with the maximum care” http://www.proz.com/forum/translator_resources/253202-physical_dictionaries_etc_which_ones_and_how_many_to_buy.html

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cially to those print bilingual dictionaries of Economics that have evolved and adapted to a more functional way of presenting the lexicographic data including essential cognitive, pragmatic and cultural information².

Certainly, whatever the evolution of lexicographic digital technologies might be, it is a fact that the spread of all types of digital dictionaries and glossaries on Economics today is causing serious problems to publishers mainly due to the *Google effect* and its potential to allow users retrieve and process information instantly. Spanish publishers typically focus on printed mono and bilingual dictionaries of Economics and seem to be reluctant to enter the electronic dictionary market as they still consider it, from a business perspective, an unsecure and high resource-demanding product. So far, they do not seem to have reacted to the growing presence of online lexicographical resources which seem to jeopardize print dictionaries as a whole and which has clearly modified the role of specialized bilingual lexicographers.

The immediacy of the Internet contrasts not only with the slow pace of the publishing industry mentioned, but also with the time lexicographers employ to collect, translate and incorporate, in our case, financial neonyms to the target language. This process requires a tempo that is difficult to match with the speed of cyberspace, a means that allows Spanish-speaking specialists and other users to access new financial terms long before a suitable lexicographic solution is supplied in a print dictionary.

However, as it is typically the case, the Internet is often a kind of black [lexicographic] hole (Docherty 2000) where in terms of word use, rigour coexists with superficiality. It is a place where users, whether experts and amateurs (difficult to differentiate), can freely provide their lexicographic solutions on any scientific or professional field and regarding new financial terms, they may not only offer reliable Spanish translations of English financial neonyms but also homemade and unacceptable ones. In this respect, Gelpi (2007) writes:

“Popularization, or dissemination (*of lexicographical online information*) may have advantages, but may also imply major disadvantages, as it makes it easy to find low-quality lexicographical products.... This situation can produce a lack of confidence and sense of helplessness in users.... Even the expert user may have difficulties in choosing the best (online) dictionary for a given communicational purpose”. (Gelpi 2007: 3)

An obvious consequence is that expert, semi expert and lay users may find it really difficult to select the most suitable translated term out of the multifarious solutions proposed on the web especially when they venture away from reliable electronic specialized bilingual dictionaries normally accessed by subscription only.

As was stated above, we now seem to be in a time of coexistence between a supposedly languishing lexicographic printed tool and a booming new electronic one which, as the specific problem of financial neonym translation shows, has big chances to prevail in a not too distant future when the present drawbacks (technical and economic) are finally overcome. The advantages of general (mono and bilingual) electronic dictionaries over paper ones have been sufficiently quoted in the literature especially in certain areas like second language teaching³ where it is significant the use of electronic pocket dictionaries especially by Asian students (Dziemianko 2011; McAlpine/Myles 2003; Nielsen 2008; Tzu-Chien/Po-Han 2011). However, they do not seem to have surpassed paper ones yet in other specialized fields like Economics or Law, especially in

2 In the Spanish context, I will refer, for example, to works like: Alcaraz, Enrique; Hughes, Brian and José Mateo Martínez 2012: *Diccionario de términos económicos, financieros y comerciales, inglés-español/Spanish-English* (6th edition). Barcelona: Ariel; Fuertes-Olivera, Pedro 2010: *Diccionario de contabilidad*. Navarra: Aranzadi; Mateo Martínez, José 2009: *Diccionario de Términos de la Banca*. Barcelona: Ariel; Mateo Martínez, José 2003: *Diccionario de Términos de la Bolsa*. Barcelona: Ariel.

3 Nevertheless, there are authors who are not very convinced of the electronic dictionaries supposed superiority over paper ones in this field either. Some consider that in spite of needing less time to do the searches which result in more words in less time, the students' comprehension process is not significantly bigger compared to that of the students who use print dictionaries (Koyama/Takeuchi 2004).

their bilingual editions, with a few exceptions (Caruso 2011; Fuertes-Olivera 2013). Moreover, many of them are, as Tarp cleverly writes, just: ‘either ‘copycats’, that is mere copies of printed dictionaries or ‘faster-horses’, that is traditional dictionaries with quicker access by means of search engines and links (Tarp 2012: 121). Therefore, I think that today, in the second decade of the third millennium, we continue in a sort of *no-man’s land* where digitized and manual knowledge coexist but where reliable electronic bilingual dictionaries of Economics are still scarce and insufficient in their aim to finally become the trustworthy and definite information tools required by users to meet their academic or professional lexicographic needs (Leroyer 2011; Leroyer/Tarp 2013).

2. Print and electronic Bilingual Dictionaries of Economics today

Specialized or practical lexicographers⁴ and users may wonder about the future of the lexicographic tools they use in their daily tasks, in my specific case, the bilingual dictionaries of Economics, and how they will evolve both technically and economically. The current situation, based on the basic distinction between paper and digital reference works, could be summarized, in the Spanish context, briefly as follows: On the one hand, bilingual dictionaries of Economics on paper still play a major role and continue being the favourite reference tool for a large number of specialists who use this academic and professional language in their daily work (translators, professionals, academics, researchers, etc.). Furthermore, there are recent studies and surveys that show contradictory results about the advantages of using online dictionaries over print ones (Chen 2010; Kobayashi 2007) or, as I said above, they admit certain “paper” features inherited by electronic versions (Lew/Mickiewicz 2013; Kwary 2013). It seems to me that, from a pure lexicographic perspective, paper and more particularly bilingual specialized dictionaries will continue coexisting with digital ones for some years, as Atkins (1996) and Bergenholtz/Johnsen (2005) anticipated years ago. On the other hand, however, I am not so much convinced Spanish publishing houses are presently willing to invest more resources in a product that faces such a strong competition from the Internet (Besomi 2013) and what seems to be even worse, they are even more reluctant to offer online versions of their most successful printed dictionaries for various reasons, mainly economic and technological (Gómez/Simoes 2013) including illegal use arguments.

Whatever the future may bring, as I mentioned above, bilingual dictionaries of Economics on paper are still the favourite reference tools among professionals. To support these words, I will refer to the results of a recent survey (2013) made by the University of Alicante Research Group COMENEGO (Multilingual Corpus of Economics and Business)⁵ among 526 Spanish professional translators specialized in Economics and Finance (Gallego 2013). In the survey, from which a summary table is attached (see figure 1, below), we can see that the main documentation and reference tools used in their translation work are, in this order: bilingual dictionaries, texts obtained on the Internet (Google) (85% both) and monolingual dictionaries (70%), followed at a certain distance by typical electronic tools (translation memories, lexical databases, corpora, online glossaries or automatic translators 45%)⁶.

4 Taking into consideration the two types of lexicography mentioned by Henning Bergenholtz/Rufus H. Gouws (2012a: 38): one devoted to the “development of theories about and the conceptualization of dictionaries, specifically with regard to the function, the structure and the contents of dictionaries”, which they label as “metalexicography or theoretical lexicography” and the other dedicated to “the planning and compilation of concrete dictionaries...or practical lexicography”, we could include this study in the second type although necessarily supported by theoretical knowledge and training.

5 [<http://m.dti.ua.es/es/comenego/>]

6 A recent internet survey to find the number of bilingual English-Spanish business and finance dictionaries available online [<http://www.lexicool.com/diccionarios-en-linea-por-tema.asp>] gave a result of 59 hits. However, most of them were multilingual, direct translations and with a relatively small number of lemmas (less than 10,000 with an average number below 500 entries) and not all of them were operative or updated. In contrast, we should consider the 50.000 terms included, for example, in the 2012 paper edition of the *Diccionario de Términos Económicos, Comerciales y Financiero* (see Bibliography).

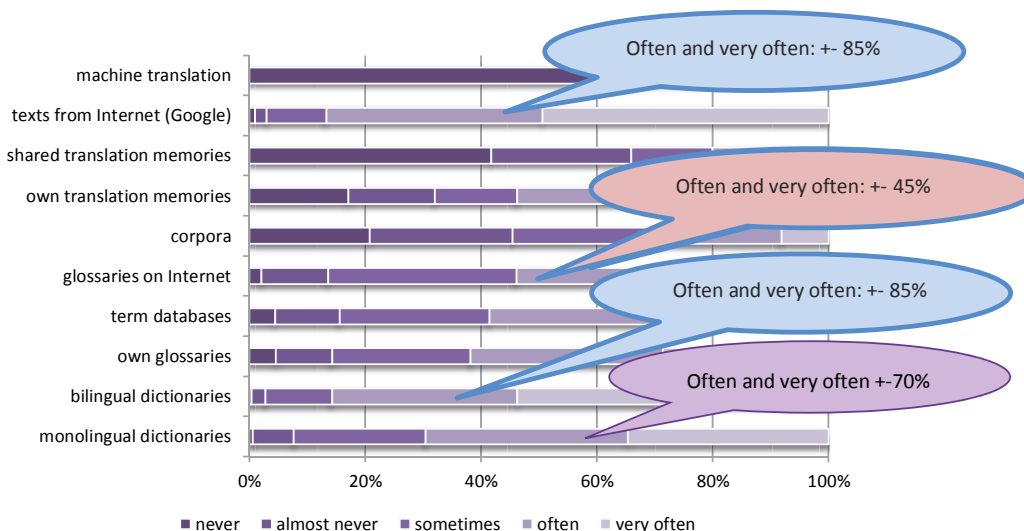


Figure 1: How often do you use these translation resources?

A relevant conclusion, according to the survey results, seems to confirm that, in line with what has been discussed before, traditional or print reference tools still predominate over electronic ones among Spanish professional translators. Nevertheless, it is difficult to venture how long this trend will last. It is very likely it will gradually change in a near future⁷, due, among other reasons, to the advantages of immediacy and improving reliability of digital dictionaries. The current financial situation of many publishing houses in Spain may also have a decisive role in this shift of tendency. Most of them are struggling to survive not only the present economic crisis but also the increasing presence of the eBook and other electronic reading devices. This condition is reflected, in my experience, in the publishers conservative and reluctant attitude to publish and update specialized bilingual dictionaries on paper often enough to meet current needs and new challenges.

I shall briefly refer as an example of this state of affairs to the *Dictionary of Economic, Financial and Commercial Terms Inglés-español/Spanish-English* considered an innovative (Fuertes-Olivera/Velasco-Sacristán 2001) and reputed bilingual dictionary of Economics in the Spanish world. The dictionary covers the three main areas of business: economy, commerce and finance. We could agree that in the first two fields, new terms appear gradually so their incorporation in dictionaries can wait longer (being commerce terms a little more active). That circumstance gives lexicographers enough time to consolidate them in the new editions. However, the financial lexicon, which meant an overwhelming majority of the neonyms added to the 2012 edition (published four years after the previous one), is characterized by a sustained lexicological dynamism. They comprise a constant lemma flow that reflects new financial uses and strategies which cannot wait years to be included in the subsequent editions. As a result and in spite of their continuing prestige among users, as we have seen in the previous survey, print bilingual dictionaries of Economics are becoming progressively less reliable as updated lexicographical tools⁸.

In parallel, the Internet facilitates finance researchers and professionals the creation and immediate spread of new financial concepts, terms and uses, mainly in English, which need to be named in other languages in the shortest time possible. Additionally, the cyberspace offers lexi-

⁷ See Daniele Besomi's graph showing the decline in the number of published economic monolingual dictionaries (2013: 14).

⁸ The paper dictionary example just mentioned could be completed with two other bilingual financial dictionaries (Mateo 2003, 2009) both published by Editorial Ariel and still in their first edition and with few upgrade possibilities in these times of economic slowdown. The consequence is that both dictionaries have become limited query tools in order to satisfy the new lexicographic needs of their present users.

cographers a varied, useful and updated work scenario that include all kinds of multifunctional resources and valuable tools for their research and practice such as lexical databases and managers, computerized corpora, ontologies, etc. (Miller 1997; Pease et al. 2002; Altenberg/Granger 2002; Renouf 2012). The use of these tools has, no doubt, eased the specialized lexicographers' work focused not only on producing digital monolingual dictionaries or repositories of Economics terms but also on writing and updating bilingual dictionaries of Economics on paper.

Certainly, there are excellent electronic monolingual dictionaries and glossaries in Economics (usually in English) available on the Internet. But unlike the bilingual dictionaries of Economics on paper, normally written by economists, financial experts or trained lexicographers in the field and whose work has been thoroughly revised and approved by an editorial board in order to guarantee their investment and prospective economic returns, the small number of bilingual electronic dictionaries of Economics in Spain⁹ do not always meet these "quality" premises, especially the free-access ones. Many contain gross conceptual errors, poor translations, a patent lack of lexical accuracy and precision, and, what is more important, they do not benefit from the interactive capabilities of the Web and are just electronic copycats of paper dictionaries. As a consequence, their scope of readers is mainly reduced to non-expert and occasional users.

I must mention, among the very short list of digital English-Spanish dictionaries of Economics, the *Spanish-English Dictionary of Accounting* [lemma.com] (Fuertes-Olivera 2010, 2012), a pioneering project which perfectly meets all the lexicological standards of quality and benefits from the capabilities of electronic resources. This dictionary helps fill the gap left by many publishing houses which decided not to enter the bilingual specialized dictionary market online. It is, in my opinion, a step forward and a clear improvement over print dictionaries, thanks to its interface and to its combinatorial possibilities which surpass the search capabilities and results of any dictionary on paper and, above all, it complies with the *sine qua non* premise of immediate updating. As electronic bilingual dictionaries do not have the space limits of paper ones, they can expand their lexical, technical, cognitive and pragmatic information almost to the infinity. The *Spanish-English Dictionary of Accounting* can help us envisage a promising outlook for electronic bilingual dictionaries of Economics especially in comparison with existing ones which, as I stated above, are mere digital versions of paper ones¹⁰.

However, from a purely business perspective, electronic bilingual dictionaries require an important infrastructure and substantial budgetary resources that include equipment maintenance costs, database updating and personnel salaries (lexicographers, computer specialists, etc.) which have to be covered with their users' fees. That could explain why the choice of such state-of-the-art specialized bilingual dictionaries is so small. On the other hand, bilingual dictionaries on paper are written, published and sold as closed-end products. If they run out, they can be reprinted at a relatively low cost. Nevertheless, it can be reasonably expected that once users have increased their "electronic culture" and publishers are persuaded by the advantages of online reference, they will progressively move to it and the financial break-even point will be reached. Although in such circumstances the fate of bilingual dictionaries of Economics on paper may be written, we can imagine they will continue being used for a long time.

3. The role of specialized lexicographers in the compilation of bilingual dictionaries of Economics today.

Specialized bilingual dictionaries of Economics are consulted by different groups of specific users who demand updated and reliable lexicographic information in the field. Therefore, their writ-

9 We can mention for example *La gran enciclopedia de Economía* [<http://www.economia48.com/>], a multilingual internet page that includes a Spanish-English dictionary of Economics.

10 See Oxford Business Spanish Dictionary: English-Spanish online [<http://www.oxfordreference.com/view/10.1093/acref/9780191727290.001.0001/acref-9780191727290>]; Collins Lexibase [http://www.lec.com/listProductFamily.asp?product_family=Translate-Business]

ers or compilers' main task should be to try to satisfy these demands and produce user-oriented works (Tarp 2010, Fuertes-Olivera/Tarp 2011, López et al. 2012) connected to specific users' needs. This implies a multifaceted work which includes both lexicographic and cognitive, pragmatic and cultural content aimed at satisfying the different levels of expertise from readers and users. This information is essential because the last three extralinguistic variables not only differ between source and target languages readers (Nielsen 2010), but also among target language users themselves who have a different knowledge of Economics (expert, semi expert and lay). In a nutshell, it is a job that typically starts, in the case of adding terms to an existing bilingual dictionary of Economics, with the detection of new economic lemmas or neonyms normally in the different specialized media (professional publications, academic essays, internet forums and so on). It continues with its inclusion in an ad hoc terminological database where relevant additional information (linguistic, cognitive, pragmatic or cultural) is added and organized. This is for obvious reasons the longest and hardest part. Finally, a translation into the target language is provided. It goes without saying, it is a multifaceted process, sometimes really complex, which requires both a good knowledge in Lexicology and Economics and very often external expert assistance and professional counselling before a satisfactory solution is found.

Before the cyberspace age, practical lexicographers used to collect new words and terms from a small number of sources (paper publications, electronic media of the time: radio or television, interviews, recordings and little else). They merely compiled the terms found in mono and bilingual glossaries and dictionaries. Frequently, many of these lemmas had been translated from other languages, had been long in use and consolidated in different target language contexts. The adequacy of many such translations was rarely questioned, although in the specific case of bilingual dictionaries of Economics, they were often calques or unnecessary loans as the following financial examples in Spanish show: *dumping*, *leasing*, *trust*, *cash flow*, to mention some. Dictionary writers did not necessarily need to be expert linguists, semanticists, nor specialists in any particular subject or field of research. Their task seemed to be, primarily, to collect and attest already established lexical uses and organize them in general-use and specialized dictionaries.

Today, specialized bilingual lexicographers who devote themselves to dictionary compiling and writing, have different goals and background. Generally speaking, they can be either academics or specialists in a given field of knowledge or expertise with a proficient command of the source language or linguists trained in the bilingual terminology of a given theoretical or professional area (Atkins 1992, 2002; Penta 2011). Both groups share, in my opinion, a similar lexicographic interest in the specific terms they deal with (in our case Economics and its lexis). To be more precise, bilingual lexicographers in Economics should:

- a) Firstly, be formed in the knowledge of Lexicography and from a solid linguistic background, understand the onomasiological and semasiological relations between lexical forms (whether words, phrases, etc.) and what they designate at a specific semantic level (hyponymic and hyperonymic relations) and in context with other words (collocations, semantic constraints, pragmatic and cultural aspects and so on). However this instruction is rather insufficient in the particular case of Spanish universities where students approach Lexicography as part of a degree in Linguistics, Modern languages or Translation in a couple of subjects¹¹.
- b) Secondly, they should be proficient bilinguals in the pair of languages they work with, so the final linguistic and pragmatic quality of their work can be guaranteed.
- c) Thirdly, specialized lexicographers with mainly a linguistic training should achieve a

¹¹ However, we can find a couple of postgraduate degrees: the *MA in Spanish Lexicography* offered by the University of Leon and the Royal Spanish Academy of Language, with the general objective to instruct students in the, literally: "theoretical and practical knowledge of dictionaries" and the *European Masters in Theoretical and Practical Lexicography* offered by the University of Santiago.

convenient expert knowledge of the scientific and professional field they work with, as is generally agreed in the literature on specialized lexicography and translation (Bergenholtz 2013; Tarp 2012; Gavallo 2010). In our case, that knowledge will allow them understand firsthand the conceptual meanings of the specialized economics terms.

This triple knowledge should rest on:

- d) A sufficient training and proficiency in the lexicographical aids and tools at their disposal (Salkie 2002, 2008; Verlinde et al. 2009): lexicographic databases, specialized corpora, concordance software, translation corpora and memories, the vast amount of information, both expert and informative, which exist on the subject on the Internet, not forgetting traditional paper media or first-hand information provided by experts in the field (see figure 2)

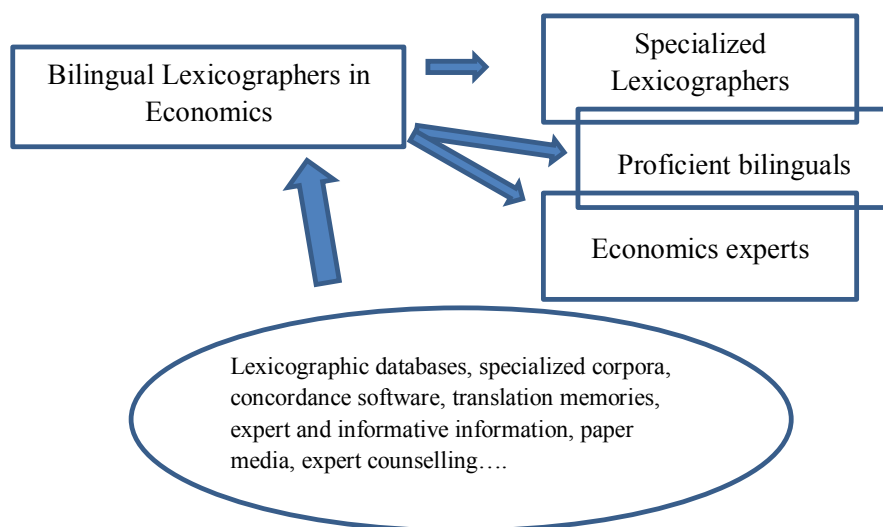


Figure 2: Bilingual lexicographers academic and specialized training

This specific training will improve with time and experience. However, practical lexicographers will still have to compete with those amateur wordsmiths who plague the Internet with dubious terms and especially with some arguable translations of new specialized words and expressions.

Let us now apply these ideas to the particular case of English financial neonyms and the difficulties of translating and incorporating them into Spanish bilingual dictionaries of Economics. This is a problematic issue traditionally identified with a sort of “unstoppable and never-ending invasion” (Gómez-Moreno 1996: 117) and which within the wider scope of Economic anglicisms in Spanish is regularly addressed in many research papers (Balteiro 2011; Castelo-Montero 2010; Dieguez 2004; Fraile 2007; Gómez-Moreno 1997; López-Zurita 2005; Mateo 1993, 2007, 2010; Orts-Llopis/Almela 2009; Russo 2002).

4. The long and winding road of English financial neonyms into Spanish and their inclusion in bilingual dictionaries of Economics.

One of the challenges, lexicographers have to face when dealing with specialized financial neonyms is to discriminate between those that name real, innovative monetary practices and those which are just subjective wordplays, possibly with a short lexicographic trajectory. Even in the cases where a neonym is finally translated into the target language, the lexicographic problems may not seem to be finished. Different producers offer different solutions. Not only individual professionals or lexicographers adapt financial neonyms to the target language, but also the differ-

ent financial institutions like to work out their own renderings. For example, it is common practice among Spanish and Latin American banks and financing companies to forge their own financial terms translations which do not necessarily coincide with those formulated by their competitors. Let us consider, as an example of this practice, the term: *Revolving credit*¹². This term which is cognitively transparent in Spanish has, however, produced a varied array of different translations:

(1) *Crédito revolvente*: Se refiere a la línea de crédito que, conforme va pagando, recupera saldo para volver a utilizar¹³. [www.interbank.com.pe]

(2) *Crédito renovable*: Crédito que se renueva de manera automática a su vencimiento ... equiparable a una línea de crédito permanente¹⁴. [www.gruposantander.es/ieb/glosario/glosarioc.html]

(3) *Crédito reutilizable*: Línea de crédito reutilizable o “revolvente” otorgada por un banco para la adquisición de bienes y servicios¹⁵
[www.banxico.org.mx/divulgacion/sistema.../sistema-financiero.html]

Other solutions found are:

(4) *Crédito disponible* (Reavailable Credit)
[www.ruralcentral.es/cms/estatico/rvia/ruralcentral/.../es/.../index.html]

(5) *Crédito rotativo* (Rotatory Credit) [www.bna.com.ar/pymes/py_internacionales_instrumento.asp]

Some English compounds may render awkward readings in Spanish, e.g. Revolving Credit Facilities = *Operaciones para la financiación de la actividad recurrente* (Lit. Operations for financing recurring activities). [www.santandergbm.com/es_ES/Santander-Global-Banking.../Credit]

It is also possible to find unnecessary borrowings as if there were not enough translations circulating: “Igualmente se asume el “revolving credit” concedido por el Consorcio de Bancos italianos presidido por el Banco de Italia al Consorcio de Bancos españoles presididos por el Banco de España¹⁶” [<http://www.minhap.gob.es/Documentacion/Publico/SGT/TESOROS%20DEL%20ARCHIVO/01-capitulo1.pdf>].

There are some basic questions we should try to elucidate before we proceed with the incorporation of financial neonyms in a bilingual dictionary of Economics. For example, should all the English financial neonyms we come across with be translated right away into Spanish? Or should we wait until they are fixed by use and time in English so they do not become ephemeral buzzwords that disappear after a short-lived time span? Should lexicographers propose an alternative translation or approve the “accepted” term in Spanish even if it is an unnecessary calque or direct borrowing? What attitude should lexicographers adopt in connection with previous financial neonyms translations: descriptive, prescriptive or combine the two? (Balteiro 2011).

These are, in my view, relevant questions with difficult answers. On the one hand, if we are to include a financial neonym in a printed bilingual dictionary of Economics we might reasonably wait and check the evolution of this term. However, as I mentioned above, one of the main disadvantages of print dictionaries is that, given the time that elapses until new editions are published, a period often counted in years, a large number of economic neonyms have been appearing meanwhile, especially in the field of finance. Consequently, when the new edition is published, the latent lexicographic solutions may have arrived too late. On the other hand, this strategy is not operational with online bilingual dictionaries of Economics where it seems unwise to stand by until

¹² A credit repeatedly available up to a specified amount as periodic repayments are made.

¹³ Revolving Credit: A credit line whose balance is restored as it is being used.

¹⁴ Renewable Credit: A credit which is renewed automatically at maturity.

¹⁵ Reusable Credit: A reusable or “revolving” credit line granted by a bank for the purchase of goods and services. Sometimes it is also translated as: *crédito reusable*.

¹⁶ The “revolving credit” awarded by the Consortium of Italian banks led by the Bank of Italy to the Consortium of Spanish banks headed by the Bank of Spain is equally accepted.

a new term prevails or is short-lived. Whatever the decision, I believe lexicographers should not let up in their efforts to apply the appropriate procedures (translation, borrowing or even calque if necessary) to incorporate specialized neonyms into their target languages. However, it seems this task is not carried out with the same zeal in all languages. Some just limit themselves to use the English forms. Kristiansen (2012: 19) addresses this problem when she writes: “As the influence from English increases in many domains there is a fear that Norwegian terms will no longer be developed, something which may result in domain loss”.

As we saw above, bilingual dictionaries of Economics are consulted by a wide array of users which range from academics and professionals in the field to language researchers, including translators, students of Economics and people in general interested in economics words and meanings. They do not only need to know the linguistic, semantic, pragmatic or professional content of certain economics terms but also their own language equivalents in order to use them in their daily professional activity, research practice or cultural setting.

The lexicographical process new financial terms usually follow from their coinage in in English until they are used in Spanish can be visualized as a dual asymmetric path which is illustrated in following figure 3:

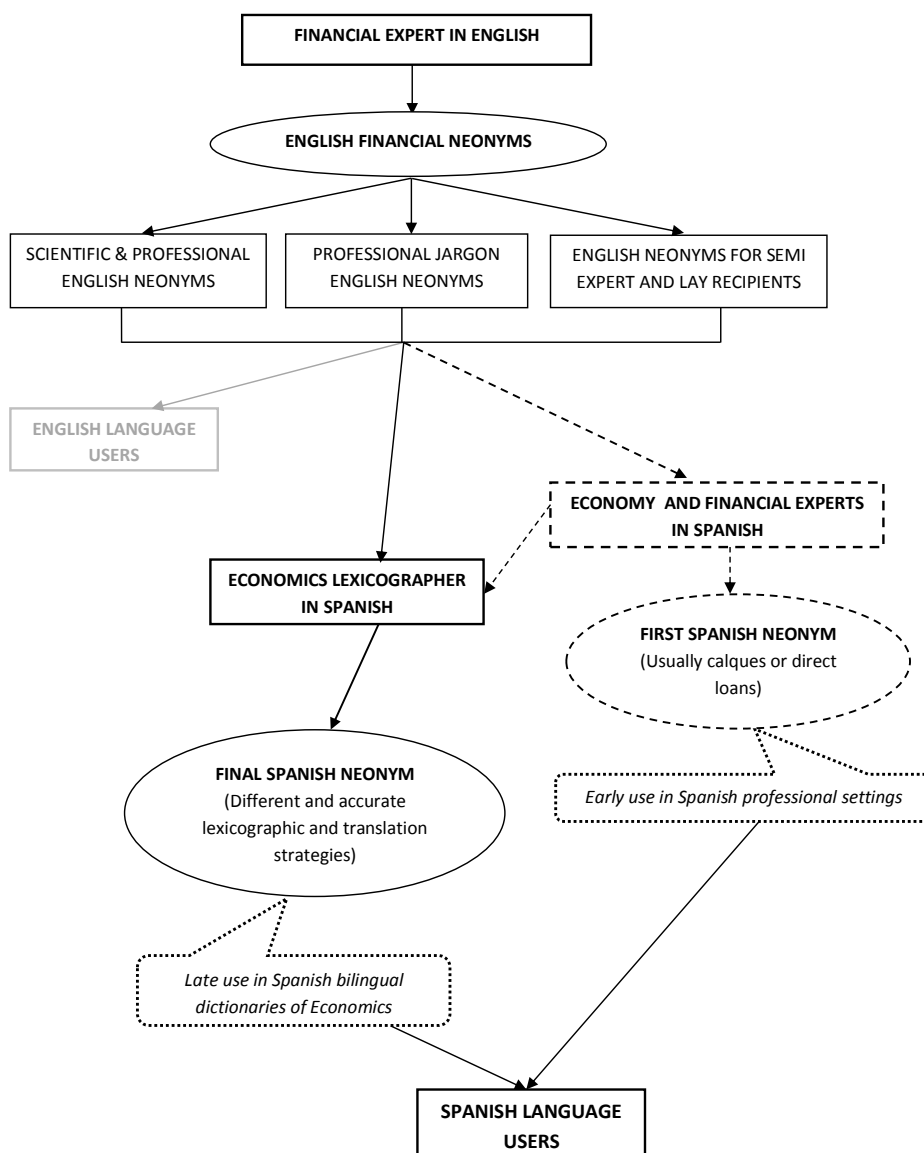


Figure 3: The dual process of English financial neonyms incorporation into Spanish

First, the English-speaking expert in Economics, whether an academic or a professional, coins or adapts a new financial term with the intention to describe, explain or name a new procedure or financial mechanism¹⁷. So we can have:

- a) scientific and professional neonyms for specialists (researchers and academics),
- b) jargon neonyms available to professionals (financial agents, experts in banking, brokers, etc.) and finally,
- c) informative neonyms for semi experts and lay persons, i.e. for those users not included in the two previous groups but who need or wish to know these new meanings and their practice in the financial world, very often via metaphors.

Their transfer into Spanish usually follow two different, and to some extent, conflicting paths:

1) Spanish language experts and professionals in finance are typically the first recipients and users of these English neonyms. As they need to use the financial mechanisms or the procedures these neonyms describe as soon as possible, they frequently import them by means of ready-to-use loans or calques without reflecting or worrying too much about their linguistic adequacy in Spanish. Let's see some examples:

Subprime/ underwater mortgages = *Hipotecas subprime/underwater* (27,000/552 hits respectively in Google)

Hedge fund (over 500,000 hits in the English form) = *Fondo de alto riesgo* 90,700 hits);

Liar loans = *préstamos mentirosos* (2,930 hits).

2) When the neonym comes at the hands of specialized practical lexicographers in Economics, normally after a span of time, the loan-calque solution devised by experts may have already consolidated in many professional contexts, as we have seen in the examples above. Lexicographers may or may not agree with the solutions proposed by such experts for many reasons. Their task in the last case will be to search for the language form that best suits the linguistic requirements (grammatical and semantic) and pragmatic-professional constraints of the target language and apply them in their bilingual dictionaries of Economics. However, the resulting term, in spite of complying with the cognitive, linguistic and lexicographical patterns of the target language (in our case, Spanish), may have arrived late to replace the inaccurately translated one.

Once the financial neonym has been incorporated into the target language in whatever the two procedures mentioned (often with a noticeable difference in time between them), users face a dilemma:

On the one side, they may have seen and become familiarized with a term translation (or more usually with several different ones) in the professional literature consulted (technical documentation, specialized press, internet glossaries, forums & blogs and so on).

On the other side, they may find that some of these “familiar” solutions are not present when consulting the new or updated bilingual dictionary of Economics on paper and what is worse, they can discover that new or different translation options are being offered to them.

Figure 4 illustrates how Spanish bilingual lexicographers in Economics typically resort to a similar dual process when incorporating financial neonyms into their bilingual dictionaries:

¹⁷ According to Díaz Hormigo, (2012: 109) citing Cabré et al. (2002: 161-162), neonyms can have a spontaneous or a planned origin. In the first case, the neonym is unconsciously created without the author realizing it does not exist while in the second case, neonyms arise from the social necessity to designate a new concept, replace an inappropriate one or simplify different uses under one label.

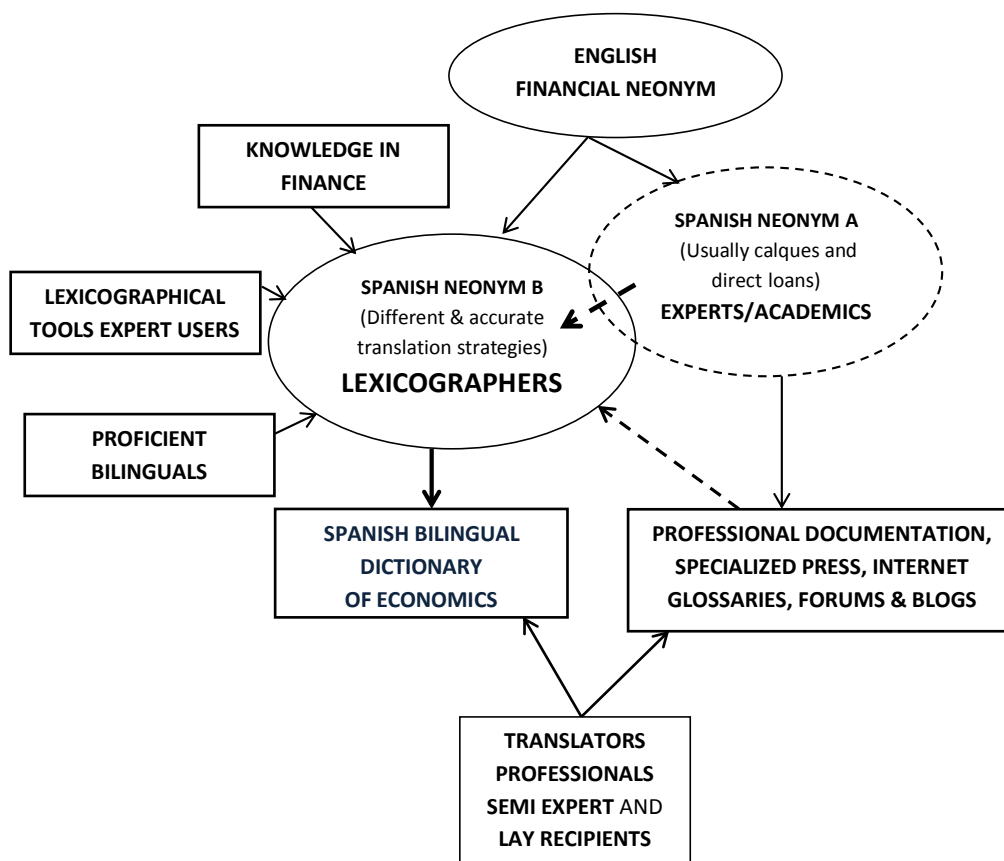


Figure 4: The bilingual lexicographer's process of incorporating English financial neonyms into Spanish

Bilingual lexicographers in Economics, in their quest for suitable equivalents in the target language typically review the solutions already provided by experts and by the different available sources in both languages (professional documentation, specialized press, internet bilingual glossaries, forums, blogs, etc.). However, their task here is aimed at discriminating and choosing those solutions that better reflect a suitable equivalence in the cognitive, linguistic-semantic and pragmatic-communicative levels between the source language term and the target language one (Fraile 2008) and, consequently, discard others which, in their opinion, do not comply with these requirements.

This process not only calls for a proficient command of both languages skills but also for an expert use of those lexicographical tools that specialists and professionals in the field do not normally have. Furthermore, as I said before, bilingual lexicographers in Economics should expand their proficiency and expertise by including a specialized knowledge in the discipline dealt with. This is especially evident when their job is to compile and publish/write a new bilingual dictionary of Economics, or review and update an existing one.

New specialized financial terms or neonyms, due to the immediacy of the Internet, are quickly replicated in many pages and documents on the web all over the world. We frequently do not know who coined the term for the first time as its use is quickly widespread. Almost simultaneously, these terms can be translated into other languages. As it has been argued before, most of these first adaptations in the target language are done by financial experts and academics and not by lexicographers, and published promptly in different media. As a consequence when bilingual specialized lexicographers become aware of a particular new term, we should insist on this, it is

very likely that this term will have already produced a certain number of different linguistic forms in the target language as we saw above with the “revolving credit” example.

Target language recipients also vary in their approach when it comes to use them. Professional translators and academics are supposed to be more concerned about linguistic suitability and semantic accuracy and try to rely on the lexicographical information and translation solutions provided by the specialized bilingual dictionary. Financial specialists, semi expert and lay recipients, on the contrary, tend to be satisfied with the “fast” and “ad hoc” translations, often calques or straightforward borrowings, offered by the different internet media, without trying harder.

4. The presence and use of English financial neonyms in bilingual Dictionaries of Economics: The cases of *autocallable* and *bondholder*

Frequently, the criteria used when incorporating, defining and translating English financial terms to other languages do not seem to be as rigorous as they should be. As mentioned before, the possibilities of accessing financial vocabulary in English have grown exponentially in recent years (the Internet, print and electronic specialized bibliography, corpora and economic repositories, etc.) Nevertheless, this abundance of resources, instead of paving the way to experts and lexicographers, has, paradoxically, helped to bring further complication and even confusion due, among other reasons, to the aforementioned huge range of options which make it difficult to take the right decisions in many cases.

Paper and mainly online bilingual dictionaries of Economics usually include varied translations of the same term as if they were all synonyms, which can create some confusion to users if these translations are not properly explained and contextualized. Specialized terms are apparently characterized by their semantic precision so the translation and incorporation of new financial terms into specialized dictionaries should be equally precise and unambiguous. However, as we shall see in the two following examples, it is not precisely the case in many paper and electronic bilingual dictionaries and glossaries of Economics. Sometimes the solutions proposed are too specialized and thus appropriate only for expert users while other times they do not offer enough functional (pragmatic or cultural) or even pedagogically-oriented information to the semi expert or lay user (Fuertes-Olivera/Tarp 2008, 2011).

The first term I will comment on is “*autocallable*”. A financial neonym which has not been added to Spanish bilingual dictionaries of Economics on paper yet. A Google search rendered over 76,600 hits in English while a similar search for possible uses and translations in Spanish gave a number of 111 pages which offered different translation proposals including the use of the English term. We could organize the solutions suggested by the Spanish web pages in three groups:

- a) English term: autocallable. The English loan is used in sentences like: fijación de precio para un autocallable; notas estrategia autocallable.
- b) Spanish and English term compound: equidad autocallable, notas autocallable, opciones autocallable, estructurado autocallable.
- c) Spanish term translation: cancelables, activo autocancelable, bono autocancelable, bono estructurado autocancelable, producto autocancelable or simply autocancelables.

Practical lexicographers and professional translators would normally resort to more analytical and systematic strategies before making a translation decision. First, they will try to understand the full neonym’s cognitive and semantic-pragmatic meanings established by its specialized definition in English.

An *autocallable*, is “an exotic option which terminates and pays an enhanced return if a defined barrier level is breached on a pre-defined date. Autocallable trades are often used to hedge equity linked notes”. [<http://theotospace.files.wordpress.com/2013/04/glossary-2013-final.pdf>]

Exotic options “are options that differ from common American or European options in terms of the underlying asset or the calculation of how or when the investor receives a certain payoff. These options are more complex than options that trade on an exchange, and generally trade over the counter”. [<http://www.investopedia.com/terms/e/exoticooption.asp>]

Autocallables seem to be a kind of convertible securities that redeem automatically under specific conditions giving their subscribers an “enhanced return”.

Next, they will focus on finding a Spanish equivalent that matches the cognitive, lexical, and socio-pragmatic contents of the English term.

The Spanish translations found in the Internet refer to either “*activos/bonos autocancelables*” (autocallable assets/bonds), “*productos autocancelables*” (autocallable products) or to “*productos estructurados*” (structured products)¹⁸ called “*autocancelables*” (autocallables) with no reference to them being “exotic options” and preferably traded “over the market”.

Having done that, it is very possible they will come out with different translations they will have to check in different original English contexts to monitor which of them are more accurate. They could, for example, opt for a solution such as: “*bonos especiales autocancelables*”¹⁹ which, in my opinion, would accurately convey the English financial neonym meaning in Spanish as it would include both the references to their “exotic” (“*especiales*”) and to their “autocallable” (“*autocancelables*”) natures.

On the one hand, “*bonos especiales autocancelables*” would carry the specialized load of the English term although expressed with more words as is usually the case with Spanish, a language that requires more elaborate lexical structures due to its syntactic and semantic requirements.

On the other hand, it would demand a similar cognitive effort from the Spanish reader and would focus on the socio-pragmatic and therefore specialized meaning of the term. The result, I think, is a Spanish financial neonym capable of triggering a similar response in both source and target language readers.

The second term to be commented on is “*bondholder*”, a financial term which, in spite of having been long established in bilingual paper dictionaries of Economics, has rendered different Spanish equivalents in paper and digital dictionaries. Their sometimes contradictory meanings have helped to create a certain level of lexicographical and conceptual confusion among users as we shall see next.

Bondholder is defined in English as: “An investor that has provided capital to a firm in exchange for a fixed interest rate – called the coupon rate - attached to the principal borrowed”. [<http://www.businessdictionary.com/definition/bondholder.html>]

If we look up the English synonyms for *bondholder*, we will find only two: *investor* and *shareowner*. What we really have here is one hypernym: *investor* and one apparent synonym: *shareowner*. However *bondholder* and *shareowner* are not really synonyms in the same range of meanings, as *bond* in English normally refers to:

“A debt investment in which an investor loans money to an entity (corporate or governmental) that borrows the funds for a defined period of time at a fixed interest” [www.investopedia.com/terms/b/bond.asp]

“A certificate of debt issued in order to raise funds. It carries a fixed rate of interest and is repayable with or without security at a specified future date” [<http://www.collinsdictionary.com/dictionary/english/bond?showCookiePolicy=true>]

18 “Structured products are designed to facilitate highly customized risk-return objectives. This is accomplished by taking a traditional security, such as a conventional investment-grade bond, and replacing the usual payment features (e.g. periodic coupons and final principal) with non-traditional payoffs derived not from the issuer’s own cash flow, but from the performance of one or more underlying assets”. [http://www.investopedia.com/articles/optioninvestor/07/structured_products.asp]

19 A translation proposal not found in the Internet yet.

While *share* means: “*A unit of ownership interest in a corporation or financial asset*” [www.investopedia.com/terms/s/share.asp]

“*One of the equal parts into which a company’s capital is divided, entitling the holder to a proportion of the profits*” [http://www.oxforddictionaries.com/es/definicion/ingles/share?q=share]

Our findings on the Spanish translations of *bondholder* on internet pages broadens the English scope and includes both the hypernym: “*rentista*” and a long list of apparently equivalent hyponyms: “*titular del bono, tenedor de obligaciones, obligacionista, tenedor de bonos, bonista, debenturista o poseedor de obligaciones*”. On the other hand, the Alcaraz et al. dictionary (2012: 123) reduces the number to just three synonyms (“*tenedor de bonos, bonista, obligacionista*”). Having so many different options, can we consider they are all Spanish synonyms of *bondholder*?

The lexicographers’ task now is to analyze the multiple options found and select the most suitable Spanish term whose form and meaning best matches the original English one. The list of possible Spanish term candidates could be organized in two groups: those which refer to “*bonos*” (bonds) and those which refer to “*obligaciones*” (debenture), all given as synonyms of *bondholder*:

titular del bono	poseedor de obligaciones
tenedor de bonos	tenedor de obligaciones
bonista	obligacionista
	debenturista

If we discard *debenturista* as being an unnecessary English calque, we are left with six other possibilities in two groups of three, more or less equivalent, terms. The immediate question for the lexicographer would be: are *bonds* and *debentures* synonymous? Or are they two semantically different concepts?

Basically, bond translates as “*bono*” and debenture as “*obligación*”. However, if we go into their meanings in depth, we will discover there are important differences in meaning between the two. In English, a *bond* is a debt security and *bondholders* are secured by access to the underlying asset in case of default by the issuer, whereas a *debenture* is usually unsecured in the sense that there are no liens nor pledges on specific assets for *debenture holders*.

In Spanish the distinction between both terms is smaller as they are considered two similar debt instruments the biggest difference being their maturity dates (five years maximum for “*bonos*” and ten, fifteen and even twenty years in the case of “*obligaciones*”). We could therefore conclude that, although the meaning of both terms might seem similar, there are important conceptual differences (cognitive) and of use (pragmatic and cultural) in English and Spanish that deserve recognition. It is exactly the same case Nielsen (2013: 56) refers to when mentioning the meaning scope of certain accounting terms in English, Danish and Spanish: “Some English terms may have more than one equivalent in Danish and Spanish and in such cases users need to be told which one is the best to use, e.g. because of frequency or clarity”.

We could complicate the issue a bit more when we find that there is a term in English that combines the two: *debenture bond* (“*A certificate of debt (usually interest-bearing or discounted) that is issued by a government or corporation in order to raise money; the issuer is required to pay a fixed sum annually until maturity and then a fixed sum to repay the principal*”). [http://www.thefreedictionary.com/debenture+bond]

Again, we can find different translations of *debenture bond* in Spanish: “*títulos de crédito de renta fija* (fixed interest credit securities), *bono senior* (senior bond), *obligación hipotecaria* (mortgage debenture)”, but also and paradoxically *bono sin garantía hipotecaria* (naked mortgage bond).

In light of situations like those just exemplified, the bilingual specialized lexicographers’ work seems to be paved with obstacles because:

- a) If their task aims at rendering, if possible, equivalent one to one translations of source

language financial terms, they may come across, as in the aforementioned examples, multiple different translations of the same English term circulating in Spanish done by experts and professionals and published mainly on the Internet. This means that bilingual lexicographers in Economics will either have to choose among the existing terms in Spanish, one that best meets the English financial neonym meaning and usage (which implies a good knowledge of financial intricacies) or suggest a new one. In this last case, they will also need to consider the cultural and professional differences, which, in spite of not being too deep in both languages, do exist (as we have seen in the previous example) and try to adapt them to the Spanish financial idiosyncrasy as much as possible.

- b) It is also possible that many of the available neonym translations are unacceptable as being linguistically faulty or misunderstand the original specialized meaning of the term, among other reasons. Furthermore, it may be feasible that a translation has not yet been proposed by professionals due to their novelty. The latter occurs when specialist lexicographers also devote some of their time reading technical texts of their specialty in English in search for new terms. Unfortunately, even if they go ahead and propose an adequate meaning in Spanish, but have to wait months or years for a new paper edition of their dictionary, their work will be in vain and by the time it is published, other solutions may have got ahead and settled.

5. Final thoughts

By way of conclusion, in my opinion, specialized lexicographers who write or update bilingual dictionaries of Economics on paper are at an important crossroads: should they wait years to see their work published or updated with the consequent problems caused by such delay, highlighted in previous pages? Or should they definitely abandon paper publication altogether as being discouraging and frustrating? I reckon it is difficult to make a decision today because, although we might be anticipating, paraphrasing Nobel Prize Colombian writer Gabriel García Márquez, *the Chronicle of a Death Foretold*, the situation of electronic bilingual dictionaries of Economics to this day is not as good and stable as it should be, to definitely take the place of paper dictionaries. However, this is a situation that might change in the future when the publishing industry takes finally this step forward and allocates enough resources in electronic specialized lexicography.

Meanwhile, the rift will continue to widen between experts in Economics and lexicographers, at least in the Spanish context, as it seems difficult to interact and converge in the common task of offering Spanish adequate lexical forms of English financial neonyms. This type of collaboration, in fact, has traditionally been scarce since experts in Economics have normally been doubtful of the lexicographers' specialized knowledge in the field and lexicographers have not been confident of the former's linguistic competence.

A possible solution would imply that specialized lexicographers in Spanish took a more active role. They could be on the alert for the coining and spread of financial neonyms and actively try, by using the various tools provided by the Internet (online press, blogs and professional forums, and so on), to avoid the implementation of calques or unnecessary loans and offer reasonable solutions consistent with the Spanish lexical structure. This could also be achieved with the Economics and financial experts' support by having their results published in the mentioned media in the shortest possible time so their use was soon widespread.

It may seem wishful thinking, but perhaps it is a feasible way to get ahead of a situation that once established has proved almost impossible to modify. In this way, when a new edition of the dictionary is published or updated, it would reflect the new meanings agreed by consensus and not fall into the futile struggle of trying to implement, years behind, a lexicographical solution which, although precise and correct, would hardly compete with others that had been in use for months

and even years. This could be a likely solution to the problem until the digital technologies definitely dominate the specialized lexicographical scenario.

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