



UNIVERSITÀ
DEGLI STUDI
DI PADOVA

STRATEGIES TO TACKLE 'MISLEADING TRANSPARENCY' IN THE TRANSLATION OF ECONOMICS AND FINANCE

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OUTLINE

- Introduction
- Economics as text
- Halliday's model
- Learning through corpora
- Conclusions

INTRODUCTION - 1

- Economics as a social science:
 - has scientific rigour
 - uses lots of mathematics and statistics but
 - faces multiple variables of human behaviour
- Its artistic-like creativity influences writing
- Now a highly visible discipline, but not always for the right reasons
- Textual vagueness in business and economics
 - Terminologized expressions (Felber's transferred terms, Klasson's loanwords from everyday language): e.g. ***intangibles, goodwill, interest (share/stake), revenue***
 - Passepartout words: e.g. ***performance, easy/tight (money/labour market)***
 - Awareness of sense relations to reduce vagueness: *paradigmatically* synonyms/antonyms/related words; *syntagmatically* context, collocations

INTRODUCTION - 2

- Information dynamics (macro-level, dynamic)
 - Titling (topic, author's attitude, luring the readers)
 - Initiating (topic, author's attitude to text, luring the readers)
 - Sequencing (given and new information)
- Information packaging (micro-level, static)
 - Use of examples (illustrating)
 - Personalizing the message (establishing direct contact)
 - Redundancies (coating new messages with already given information)
 - Reference (use of specific 'given' vs general information)
 - Terminological co-reference (alternating use of quasi-synonyms)
 - Varying degrees of formality (use of everyday speech and colloquialisms)

(Gerzymisch-Arbogast 1989, 1999)

INTRODUCTION - 3

- **Equivocal terms:**
 - misnomers (recession/contraction; boom/expansion),
 - terms as disguise (hedge fund),
 - oxymorons (flat curve/zero slope),
 - neologisms (delayering),
 - euphemisms (imperfectly anticipated inflation, correction/technical readjustment),
 - reductions (R-word),
 - metaphors (market shuddering/soaring)
- **Interface terms** (resulting from the interconnection of disciplines):
 - E.g. green industry, marketable pollution rights, renewable resources

LSP STUDIES and TRANSLATION

- Focus on terminology as in research at the beginning of LSP
- Difficulty in situating economics
- Often: no distinction between business and economics
- Association with legal language as culture-bound
- No consideration of ‘popular economics’ texts

TEXTUAL FEATURES

- **argumentation** typically organised in four macro-acts ('speech-acts'):
 - [premise] there is a cause-effect relationship between A and B;
 - [fact] currently A occurs;
 - [prediction/forecast] B will occur;
 - [proposal] (optional) (Sobrero 1993: 256);
- **predictions/forecasts** can provide interpretation – i.e. they are theoretical –, illustration or exemplification, or they can be applied (that is, really used in economic and financial practice) and instrumental to a proposal (Merlini Barbaresi 1996)
- **connotative language**, expressed by the so-called *sentiment* – now much investigated by economic and financial analysts
- **large use of figurative language** such as metaphors, metonyms and similes, but also euphemisms or downtoners (Gualdo & Telve 2011)

THE LANGUAGE OF ECONOMICS: A “SYNDROME”

- **interlocking definitions:** ‘networks’ where the definition of a concept is intertwined or presupposes that of another concept;
- **technical taxonomies**, developing in the text and reflecting the conceptual structure of economics or one of its subfields by establishing two fundamental semantic relationships – superordination and composition – and relationships of other types as well which become the hallmark of economics;
- **special expressions** (LSP collocations, subtechnical terms, etc.), described as
 - ***lexical density*** or ***information density*** measured as number of full words (words carrying lexical meaning);
 - ***syntactic ambiguity***, when it is difficult to decide the relationship between two parts of a text with any degree of certainty (e.g, cause-effect or evidentiality), when all-purpose verbs make interpretation difficult or when sentences are turned in highly complex phrases or clauses;
 - ***grammatical metaphor***, a kind a metaphor where the metaphorically used item is a grammatical class, not a lexical item or a set of them. In other words, one kind of process is expressed using the grammar of another, for example when a process represented by a verb is described by means of a noun or noun group;
- **semantic discontinuity**, when scientists leave out part of the information, assuming that readers will follow them

CORPUS

Text type	Source	Size (in tokens)	Authority	Language
Annual reports	IMF/OECD	2,461,978	Sources of economic information	English
Annual reports	Federal Reserve, Bank of England	1,333,547	Sources of economic information	English
Newspaper/magazine articles	LexisNexis	609,672	Influential newspapers/magazines	English
Newspaper/magazine articles	LexisNexis	1,306,223	Control corpus	English
Annual reports	Banca d'Italia	948,674	Sources of economic information	Italian
Annual reports	ISTAT	1,147,925	Sources of economic information	Italian
Newspaper/magazine articles	LexisNexis	152,425	Influential newspapers/magazines	Italian
Newspaper/magazine articles	LexisNexis	928,586	Control corpus	Italian

INTERLOCKING DEFINITIONS

- One concept recalls another one which needs to be defined or whose definition is taken for granted:

Three sets of macroeconomic variables are considered to represent key quantifiable risk factors associated with global growth prospects. Survey or options price data for these variables are used to construct one-year-ahead probability distributions for these variables. The variance and skew of these distributions, together with the relationship between these variables and global real GDP growth, are then used to build the confidence intervals around WEO projections for global real GDP growth. The three sets of variables cover (1) financial conditions, (2) oil price risk, and (3) inflation risk.

Financial conditions are proxied by the term spread (measured as the long-term minus the short-term interest rate) and the returns of the Standard & Poor's (S&P) 500 index. Financial market data are naturally forward looking, and so they can convey useful information regarding growth prospects. Increased asset price volatility, for example, is a sign of heightened uncertainty and will likely be associated with less favorable growth developments. The slope of the yield curve has been a reliable predictor of recessions because it embeds expectations of future monetary policy and inflation, which in turn are informative about future growth a result, the risk of a decrease in the slope of the term spread is indicative of downside risk. Meanwhile, the oil price risk factor captures the risks associated with the baseline projection for oil prices, which serves as a key input to individual country growth projections. Finally, inflation risk is characterized by high or volatile price dynamics, which may trigger aggressive monetary tightening, thereby potentially depressing growth. (*IMF World Economic Outlook*, April 2009)

In Italian, terms are given in English and in Italian and also glossed for higher clarity:

Il **default** è sempre dietro l'angolo

La percentuale di fallimenti di società a basso rating è ai livelli minimi dal 1998. Ma il mercato è a caccia di rendimenti interessanti. Così aumentano le emissioni con valutazione B- oppure inferiore. E l'esperienza insegna che entro cinque anni almeno il 40% non sarà rimborsato.

Esistono probabilmente investimenti peggiori, ma è difficile pensare a un modo più sicuro per perdere denaro dell'acquisto di obbligazioni con un basso rating emesse dalle società americane. Si tratta dei famosi junk bond, le obbligazioni spazzatura che oggi, a causa del prezzo d'acquisto alto, danno oltretutto rendimenti irrisori e non adeguati al rischio che si corre. In marzo Warren Buffett - il più grande investitore americano - ha abbandonato questo mercato sostenendo che ormai la gramigna costava quanto i fiori. Oggi costa più delle orchidee esotiche o - per esagerare - più dei bulbi di tulipani olandesi nel Diciassettesimo secolo. Mentre numerosi altri mercati finanziari nel mese di ottobre hanno vacillato, i prezzi dei junk bond sono aumentati vertiginosamente. Soltanto nell'ultima settimana del mese scorso gli spread (i differenziali) sui Buoni del Tesoro americani sono scesi di 40 punti base (bps) o centesimi di un punto percentuale. Quest'anno finora le obbligazioni ad alto rendimento hanno reso oltre l'8%. E i bond più deboli hanno realizzato la performance migliore: quelle con rating CCC (praticamente la peggior valutazione attribuita a quelle società che non sono in default) sono aumentate vertiginosamente.

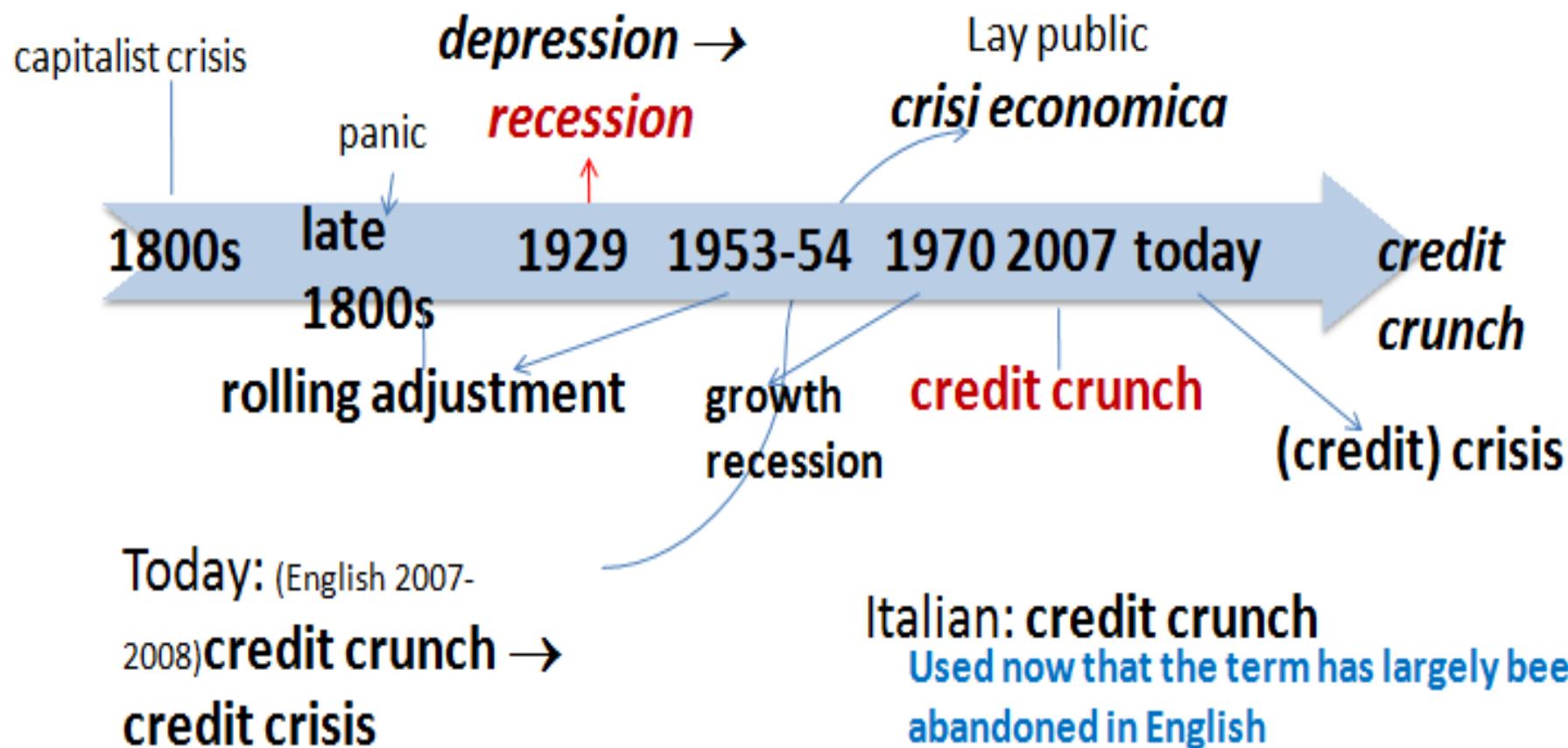
TECHNICAL TAXONOMIES

- In social sciences such as economics concepts are arranged in
 - taxonomies
 - generic (*a* is a kind of *x*) or
 - partitive (*b* is a part of *y*)
- plus ‘associations of ideas’ based on
- schools of thought,
 - descriptions of the world relating to norms, regulations and customs (Rey 1998/99: 130-132) or
 - tentative explanations of human behaviour (*homo oeconomicus* – irrationality in economic choices) **term formation typical of economics:**
 - large use of antonymic pairs (*supply/demand*, domanda/offerta, *expansion/contraction*, espansione/contrazione),
 - abbreviations and acronyms (*CEO, ROI*),
 - terms formed with affixes – which can also be separable in Italian (*macroeconomics/microeconomics*, macroeconomia, microeconomia → analisi micro)

Term development in English and Italian: A diachronic study

Primary term formation: *terminologization*

Secondary term formation: *English loan*



Term variation in English as a function of text type and aspect that is stressed:

The assessment of underlying inflation needs to take into account that the effects of fiscal measures on annual inflation disappear a year later in most cases. Consequently, the necessity of monetary policy tightening depends on the extent of the second round effects of VAT increases on inflation expectations. In particular, repeated increases in VAT may result in inflation expectations drifting up. (OECD Economic Outlook 2011)

- **monetary policy tightening** (42 occurrences) and its synonyms and variants
- its original full form **tightening of monetary policy** (37 occurrences),
- **tight(er) credit conditions** (201 occurrences),
- synonyms and variants **tightening of monetary/credit/ financial conditions** (42 occurrences), and
- **tightening in credit conditions** (29 occurrences). Besides,
- **tightening credit conditions** (19 occurrences) and
- **tight(er) monetary policy** (16 occurrences).
- In the press: **tightening lending conditions/standards/criteria** (20 occurrences) and **tight(er) money** (13 occurrences)
(Something similar is found, with lower frequencies, for the antonym **monetary policy easing.**)

Comparison with Italian terminology

- In Italian sources of economic information:
 - *restrizione della politica monetaria,*
 - *restrizione dell'offerta di credito,*
 - *condizioni restrittive dell'offerta di credito,*
 - *restrizione monetaria,*
 - *azione monetaria restrittiva*
- In three Italian textbook of economics:
 - *misure creditizie restrittive e*
 - *politiche monetarie restrittive;*
- In news articles:
 - *politica monetaria restrittiva,*
 - *condizioni di finanziamento restrittive,*
 - *stretta creditizia* and
 - *stretta del/sul credito* or
 - the downturner *condizioni di credito meno favorevoli.*

Use in Samuelson & Nordhaus's famous *Economics* university textbook (with its Italian translation):

- *In retrospect, the cure was painfully simple – a wrenching monetary tightening. It took the vision and courage of Paul Volcker to pull it off – at one point in 1981 pushing the federal funds rate up to 19%. Ironically, central banks may be better equipped to fight high inflation than they are to preserve the gains of low inflation.*
-
- *Ripensandoci, la cura fu semplice: una formidabile stretta monetaria. E furono la visione e il coraggio di Paul Volcker (l'allora presidente della Fed, ndr) a portarla avanti, arrivando a far schizzare i tassi sui fed fund al 19% nel'81. Le banche centrali, tuttavia, sembrano più attrezzate a battere l'alta inflazione che a garantire i vantaggi della bassa inflazione.*

SPECIAL EXPRESSIONS

- A series of related phenomena (Halliday 1993: 75):
 - LSP collocations which vary as a function of:
 - social and interpersonal context,
 - genre,
 - text type and the like or
 - *Colligation*, i.e. syntactic links such as: “essere indifferenti **tra** due investimenti”

Un consumatore è **indifferente tra** 2 panieri quando i panieri sono tra loro perfetti sostituti.

(general Italian: “essere indifferenti **a** qualcosa”)

- attitudinal meaning or semantic prosody (Sinclair 1996)
 - in economics *shock* (in Italian “crisi, shock”) collocates with *adverse*, *negative*, *favourable* and *positive* → *shock* is a neutral term:

La congiuntura dell’area dell’euro, inizialmente assai favorevole, si è progressivamente indebolita, soprattutto dall’estate, in conseguenza degli **shock negativi** che hanno colpito l’economia internazionale.

Economic formulas akin to terminology

- When a good takes up a large part of your budget initially, a rise in price has a large impact on how much you will have left to spend on other things. **All else equal**, this will tend to make demand more elastic.
- Quando un bene assorbe un'ampia parte del nostro budget, un successivo aumento di prezzo ha un forte impatto su quanto ci rimarrà da spendere per altre cose. **A parità di tutte le altre circostanze**, ciò tenderà a rendere la domanda più elastica. \Rightarrow **A parità di altre condizioni**

In the translation , the formula is not recognized as such

All else equal is a short form of **all else being equal**

As a consequence of misleading transparency, the translator assumes the text has a general mathematical interpretation and fails to recognise the underlying economic concept:

- The other event was the collapse of the housing bubble (see Chapter 4). As home prices fell, new home construction plunged. Remember that new home construction is part of investment spending. As investment spending fell, the aggregate expenditure line shifted downward.
- L'altra circostanza fu lo scoppio della bolla immobiliare (vedi Capitolo 4). Con il crollo dei prezzi delle case, il settore edilizio subì una battuta d'arresto: ricordate che quest'ultimo è parte della spesa per investimenti. Con il crollo di questa, la curva della spesa aggregata **si inclinò verso il basso**. ⇒ che, crollando, portò a uno **spostamento verso il basso della curva della spesa aggregata**.

Source: Lieberman-Hall (2103) *Principles and Application of Economics*

Despite transparency, colligation and semantic prosody should alert translators to the terminological nature of the phrase ***terms of trade***

LH co(n)text	Term	RH co(n)text
as the region struggled to cope with a deteriorating	terms of trade,	high inflation, and bouts of conflict and political instability.
income and business tax reductions in 2001 and improving	terms of trade,	should support a re- acceleration of activity later this year
disavanzo commerciale è stato determinato dal peggioramento delle	ragioni di scambio	(-3 per cento, quasi interamente dovuto all'aumento dei prezzi)
hanno subito un netto deterioramento delle loro	ragioni di scambio.	In risposta ai rincari dei prodotti di base
di quella delle esportazioni, nonché il miglioramento delle	ragioni di scambio	(0,8 per cento) riconducibile all'apprezzamento

Concordance of *terms of trade/ragioni di scambio* with colligation
and semantic prosody.

A misleading word/metaphorical term: *growth*

- *Growth/crescita*: starting from the evolution of an organism, it is used as:
 - a short form of the term *economic growth/crescita economica*, i.e. the development of an economy as measured by the increase in gross domestic product,
 - a subtechnical term used in many fields as a synonym of “*increase/rise, aumento/ incremento*” and so on.
- Where the word has the same meaning as in general language,
 - *growth* tends to be found in noun + noun → *market growth, infrastructure growth, energy growth*
 - *increase* is rather found in noun + in + noun constructions; the corresponding collocations are for example *consumption growth* and *increase in consumption*.
- For the purposes of translation corpora should check to establish whether in the Italian language of economics “*crescita*” and “*aumento*” have the same semantic preferences as their English counterparts.
- In Italiano “*sviluppo*” is also frequently used as a synonym of *crescita* (*economica*). This implies further investigations into the use of collocations and *colligation* of *sviluppo* as opposed to *crescita* and *aumento/incremento*

Translated texts	Original texts
<p>Questa situazione è aggravata da un'economia americana debole e dal fatto che</p>	<p>La perdurante debolezza dell'economia reale non può, del resto, che <i>rendere</i> molto lenta</p>
<p>il valore del tasso di disoccupazione per il quale l'inflazione non accelera né decelera</p>	<p>L'inevitabile conseguenza sarebbe l'accelerazione dell'inflazione, senza alcun vantaggio</p>

Syntactic preferences – verbalization vs. nominalization – in translated Italian texts compared to original Italian texts should also be considered in translating

LSP COLLOCATIONS: *ALTO* AND ITS SEMANTIC PREFERENCE

N	L5	L4	L3	L2	L1	Centre	R1	R2	R3	R4	R5
1	PER	DI	DI	A	PIÙ	ALTO	RISCHIO	DI	È	E	DI
2	E	IN	IL	E	AD		CONTENUTO	TECNOLOGICO	E	DI	IL
3	CENTO			DI	TRENTINO		LIVELLO	PUBBLICO	AL	IL	
4		VALORE		DI			ADIGE	IL			
5		PRODOTTI		UN			TASSO				
6			IL	IN			DEBITO				
7			È				GRADO				
8			UN				È				
9							BASSO				

ELEVATO AND ITS SEMANTIC PREFERENCE

N	L5	L4	L3	L2	L1	Centre	R1	R2	R3	R4	R5
1	DI	DI	DI	UN	PIÙ	ELEVATO	DI	DI	DI	E	DI
2	PER	PER	UN	È	UN		GRADO	CONFRONTO	CREDITO	DI	E
3	E	UN	È	VALORE	CON		NEL	LE	PER	IL	PER
4	IN	CENTO	IL	DI	MOLTO		E		ILNAZIONALE	PER	IL
5	A	IN	A	LIVELLO	COLTICOLARMENTE		IN	AL	E	A	A
6	CON	SI	IN	CON	A		IL	QUELLO	IN	LA	CENTO
7	NEL	IL	CON	A	ANCORA		PER	DEL	IL	CENTO	È
8	IL	A	PER	IL	RELATIVAMENTE		RISPETTO	A	DEL	È	LA
9	È	PAESI	E	STATO	L		LIVELLO	NEL	DEBITO	CHE	SI
10	DEI	DELLE	DA	DA	VALORE		MERITO	PER	DELLE	PUNTI	DEL
11	UN	LIVELLO	CENTO	ENDIMENTO	È		CONTENUTO	I	CHE	DEL	CON
12	DEL	I	DEL	CREDITO	IMPORTO		DEL	TECNOLOGICO	STORICO	IN	I
13	I	AL		RIMASTO	DI		TASSO	IN	MILIARDI	NEL	DEI
14		MERITO		RITMO	NUMERO		ANCHE	LA	IMPRESE		
15					RIMANE		È		LA		
16					ASSAI		NUMERO				
17							TRA				
18							DAL				

N.B. In Italian economics texts in the corpus, *elevato* is about four times as frequent as *alto*

SYNTACTIC AMBIGUITY

If a shock is believed to be long-lasting or even permanent, policymakers should concentrate their attention on minimizing adjustment costs as the economy moves towards a new equilibrium.

Misleading connective:
causal, temporal, etc.?

Se si presume che lo shock economico sia duraturo o addirittura permanente, ci si dovrà concentrare sulla minimizzazione dei *costi di assestamento legati ad un processo di riequilibrio dell'economia.*

Student's naive translation

Se si presume che lo shock economico sia duraturo o addirittura permanente, ci si dovrà concentrare sulla minimizzazione dei *costi di aggiustamento man mano che l'economia raggiunge una nuova posizione di equilibrio.*

Professional translation

A further check on terminology: is English *equilibrium* riequilibrio or equilibrio in Italian? A concordance shows that *riequilibrio* is only used in finance and accounting, which is not the context of the text in the previous slide:

Nel 1998 l'azione di	<i>riequilibrio</i>	dei conti pubblici nell'area della moneta unica si è attenuata.
È in primo luogo necessario consolidare e completare il processo di	<i>riequilibrio</i>	dei conti pubblici rispetto allo sforzo compiuto fino al 1997.
Con l'avvio di un rigoroso programma per il	<i>riequilibrio</i>	strutturale delle finanze pubbliche, la domanda interna ha subito
In tali condizioni il	<i>riequilibrio</i>	del bilancio e il ridimensionamento del debito pubblico non

AMBIGUITY IN ECONOMICS

- Ambiguity goes beyond syntax
- Some statements have come with a given **epistemic gradient** (degree of certainty) which tends to be confused with ***inferential continuum*** (greater or lesser subjectivity)
- If a statement with epistemic value is replaced in translation by one with inferential value, the writer's argumentation is substantially altered (Merlini Barbaresi 1996: 82)
- Let's see an example in the next slide: the writer's opinion (*the point is that...*) is translated as if it was a real fact with a degree of certainty attached to it (*il fatto è che...*):

- The point is that when crisis threatens it may well be in the interest not only of the country, but *even of investors* to impose emergency capital controls – just as the population of an earth-quake-ravaged city is better off if the government imposes a temporary curfew. (Krugman 1999: 164)
-
- Il fatto è che, quando la crisi minaccia di esplodere, sarebbe nell'interesse non solo del paese, ma degli stessi investitori, imporre controlli d'emergenza sui capitali – come è nel bene di tutti se la popolazione di una città colpita dal terremoto ottiene il coprifuoco dal governo. (Krugman 1999: 197)

AMBIGUITY AND DOWNTONING

Similarly, a good economic system should not require perfect policies of its denizens. (Krugman 1999: 159)

Allo stesso modo non si chiedono politiche perfette a un buon sistema economico. (Krugman 1999: 191)

The United States stock market is at levels that seem extremely hard to justify... (Krugman 1999: 153)

Il mercato azionario degli Stati Uniti ha già raggiunto livelli difficilmente giustificabili... (Krugman 1999: 185)

Downtoning is often normalised in Italian based on the assumption that English understates while Italian overstates: true in general language, but what about economics?

Even now, there are still many pundits who do not accept the idea that the recent string of economic crises demonstrates a problem with the system. Indeed, they point to the weaknesses of the individual countries, to the policy mistakes of their leaders. (Krugman 1999: 158)

Ancor oggi molti non accettano l'idea che le recenti crisi economiche abbiano messo in evidenza l'esistenza di un problema interno al sistema. Al contrario, puntano il dito sulle debolezze dei singoli paesi e sugli errori commessi dai loro leader. (Krugman 1999: 190)

GRAMMATICAL METAPHOR

- Grammatical metaphor: a kind of metaphor where the metaphorically used item is a grammatical category not a lexical one
- Whether constitutive or exegetic, metaphor is central to science
- Whether grammatical or not, metaphors are not a different way of saying the same thing, they give a different view of the world (Halliday 1993: 82).
- The shift from one category to another can be:
 - a shift from adjective to noun:
 - *improving/deteriorating terms of trade* → miglioramento/deterioramento delle ragioni di scambio,
 - economia debole → debolezza dell'economia;
 - a shift from verb/verb group to noun/noun group:
 - accelerare → accelerazione)
 - a shift from connective to noun/noun group:
 - *as a result* → la conseguenza è che...
- Lexical and grammatical metaphors can be investigated using corpora to highlight special uses depending on contextual factors such as text type or cultural differences

SEMANTIC DISCONTINUITY

- Omission of part of the information on the assumption that readers can still make the connection on the basis of their knowledge
 - Added in Italian to help decoding information
- Put the developed and the emerging world together and 2009 looks set to be the weakest year for the global economy since the aftermath of the tech wreck in 2002. For the developed world alone, it could be the worst year since the early 1980s recession. (*The World in 2009*)
- Mettendo i paesi sviluppati e gli emergenti insieme, **insomma**, il 2009 sembra destinato a essere l'anno più debole dopo le conseguenze del naufragio della bolla hi-tech nel 2002. Per il mondo sviluppato da solo, potrebbe **invece** essere l'anno peggiore dalla recessione dei primi Anni 80. (supplemento a *La Stampa*)
 - Here an interpretation of **as** is provided in Italian
- Argentina's vigorous recovery from its financial collapse of 2001-02 will peter out in 2009, **as** commodity prices soften.
- In Argentina, il vigoroso recupero del bilancio dopo il crollo del 2001-02 si esaurirà nel 2009, **con** i prezzi in discesa.

CONCLUSIONS

- Holistic approach to the translation of economics and finance: features in context
- Consideration of the problems inherent in scientific texts (Halliday)
- Importance of understanding the inner logic of economics and finance to produce coherent/cohesive texts
- The misleading transparency of economics and finance makes identification not just of field but of **domain** at macro and micro-textual level necessary

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