This article is devoted to the study of borrowed lexis penetration in the recipient language. The author represents the methods of loan words analysis and their usage in the process of foreign-language communication. The financial and economic terminology is taken as the material of the research. We define the types of lexical borrowing and types of teaching assignments which are designed to help students acquire these terminological units.

Keywords: terminology, lexical borrowing, loan words, foreign language teaching.

Introduction

As we know, the transformation of the language system, variability of all levels of language, is a natural phenomenon. Particularly evident these changes manifest themselves at present time when the volume of information flows constantly grows, and technological progress penetrates in all the spheres of modern life and society. In the context of exchange (interactions) between civilizations the modification of the language system is becoming even more intensive, bearing cultural colors. This allows the representatives of different societies understand each other, both in everyday and professional business communication.

The mentioned above changes are characterized by different degrees of intensity. It is a well-known fact that grammatical and phonetic systems are more “conservative” thus providing the slower processes of development, and “reserved” attitude to innovations. It is obvious that this “conservatism” is determined by the fact of these systems are very stable and established: grammar and phonetics resist to perception and assimilation of any changes, including changes that result from language contacts.

Lexical system, in its turn, is more flexible and more prone to various types of changes. One way to replenish the lexical system of the language is loan words from other languages. In this context it is interesting to consider in this article two important issues.

First, we need to focus on the essence of the loan words replenishing of the thesaurus, to determine the drivers and dynamics of these processes, to assess the irreversibility of this “movement” within lexical system.
Second, it is necessary to determine what role this kind of continual processes should play in foreign language teaching of future professionals in the field of economics.

**Linguistic Aspect of Lexical Borrowing**

Lexical borrowing is one of the ways of language enrichment and does not lead to the loss of its specificity and identity. Language development continues in accordance with its inherent laws, even if it includes into vocabulary a considerable amount of foreign words, as it was in case with the English language after the Norman conquest (Volodina, 2000).

The “fate” of loan words may be different: some of them are firmly fixed in a recipient language and remain in it as an integral part of general language, while others remain in the position of words for special purpose, the third, ceasing to serve the purposes of communication, gradually fell out of use, and then disappear completely.

The entry of foreign words into the lexical system of a recipient language is a long and complex process. Due to various reasons assimilation can become incomplete, and the loan word retains some features inherent to it in the donor language. However, these “residual” effects cannot be thought of as a kind of mechanical rough “handling” of the word in the recipient language: a lexical unit with “features of a foreign language” must be supported by a sufficient number of other words with similar features, or a certain linguistic practice in the past or present. Such groups of words form the peripheral systems that seek to be adapted and dissolved in the host system, or to enter it, causing its partial reconstruction.

The analysis of the underlying reasons for borrowed lexical of units can set these reasons into two types: extralinguistic and linguistic proper. Extralinguistic reasons include:

1) cultural influence of one nation on another,
2) presence of oral or written contacts between countries with different languages,
3) increasing interest in learning language,
4) prestige of the donor language (which sometimes leads to borrowing by many languages from one language and the appearance of internationalisms),
5) specific social strata passion towards the culture of another country;
6) linguistic culture of social strata that introduce a new word.

Proper linguistic reasons are:
1) lack in native language of equivalent words for the new object or concept,
2) tendency to use one loan word instead of descriptive phrases,
3) the desire to improve and preserve the communicative distinction of lexical units, which is achieved through elimination of polysemy or homonymy in the recipient language,
4) the need to specify the appropriate meaning, to distinguish some shades of meaning through attaching them to different words,
5) tendency to expressiveness, that leads to the appearance of foreign-language stylistic synonyms,
6) lack of mother tongue potential to create derivatives on the basis of existing in the language similar words,
7) accumulation in the recipient language of words, which are characterized by similar elements, that is the way of morphemes and derivational elements borrowing.

In the narrow scope of this article, we focus only on borrowing of terminology related to financial and economic activity (English language). As it could be seen, first of all it is necessary to analyze the causes and the ways of foreign words penetration in the terminological system of the recipient language. As a rule,
the enrichment of any terminological system is most often carried out with the purpose of completion of the detected during its inspection gaps. Also there is a need to fill the gaps resulting from the rejection of the available terms and to specify homonyms. In the case of absence in the lexical system of the recipient language of the words that exist in a foreign terminology, and if the corresponding phenomenon is actual for the current reality with the consequent need to express it by means of linguistic resources, the necessity to coin a new term is becoming evident. Sometimes the whole blocks of terminological lexis are borrowed, if the donor language contains a well developed lexical system specific for a certain sphere of human activity.

The problem of implementation in the recipient language of lexical borrowings and international terms has always been in the sphere of terminologists’ attention. And we know that the evaluation criteria of a foreign-language term is seen not so much in its origin, but how it meets the requirements of the recipient language system, so that to be able to be assimilated in that language.

It should be noted that there are two ways of the loan terms to penetrate into the recipient language. First, this is the entry through oral speech that is mostly specific for the early stages of language contact. This way is witnessed very rarely at present time in the society with a developed socio-economic system. Second, this is the entry through written texts. When lexical borrowings occur through written sources the penetration goes by means of: 1) special terminology, 2) press, 3) intensive business communication in written form (correspondence), and 4) translation of specialized foreign literature. (We have mentioned only a few of many existing ways of loan lexis penetration).

Written borrowings are characterized by greater stability in the corpus of loan lexis, as well as in the phonological and morphological patterns of assimilation in the recipient language. When borrowing process goes through written sources the very process of penetration and assimilation is becoming much more systematic in comparison with similar processes for the borrowings through spoken language.

The penetration of foreign lexis into the receiving language can be conditionally classified into six types of written borrowings. This classification is developed by A.V. Superanskaya and represents a fairly complete, although not always indisputable, list of ways and means of adaptation of loan lexis in the recipient language (Superanskaya, 1962: 42).

The first of the six ways is a direct borrowing without any change in writing of the loan words. It is possible only if the case of identity of graphic systems between the source and the recipient languages. This can be applied, for example, for the borrowing process from one Western language to another. There are numerous examples of this type of borrowing of finance and economic terminology and this can be revealed while performing a comparative study of Western European languages:

- French: arbitrage, bonification, deport, allonge, borderau – English: arbitrage; bonification, deport, allonge, borderau;
- German: mark, block, agent, grundism – English: mark, block, agent, grundism;
- Spanish: embargo – English: embargo;

The explanation of the fact that in the Western European languages there is a large number of overlapping in writing and in meaning lexical units is, of course, very evident. On the one hand, this is the fact that they are relative languages (e.g., English and German, French and Spanish, etc.) and not always similar in spelling and meaning words must have relations of a loan word and a borrowing word. On the other hand,
the widespread use of «internationalisms» — borrowings from Classical Languages. The vast majority of internationalisms in their written form are easily identified in different languages due to the comprehensiveness of their perception and recognition of the adequacy of the general outline, and not the separate parts of the words. For example,

- French: assortiment, compagnon — English: assortment, companion;
- German: Taxe — English: tax;

Because of the differences between graphic systems the Russian language and the Western European languages it is not possible to talk about such a way of penetration of loan words into the Russian language.

The second way of borrowing is transliteration. According to A.V. Superanskaya “transliteration is transformation of graphemes of one written language by means of graphemes of another standardized written language” [Superanskaya, 1962: 36]. From the point of view of the author “transliteration is used in some special cases and should not be widely applied in general situations” (ibid.). Such an understanding of transliteration leads to the fact that this term defines a conditional code through which you can not learn the phonemic system of the donor language and which at best can give an unambiguous re-transliteration.

Possible confusion of the notion of the term “transliteration” leads to the fact that the researchers who study the penetration of borrowed lexis are not unanimous in the definition of that term. Thus, the G.I. Donidze insists that while transliterating we can not go beyond the existing alphabet (Donidze, 1976: 33-39). At the same time A.V. Superanskaya declares the existence of a certain code system that is able to include characters of other alphabetic systems (Superanskaya, 1962). Due to the fact that the terminology of finance and economic activity is a lexical system significantly close to general language, the search for any particular elements that inherent for this particular terminological system, does not make sense. You can simply designate symbols that common to many terminological systems, such as: «S», «P», being mostly specific for Mathematics.

The third way — a practical transcription — is defined as a strictly limited by the graphemes of the recipient written language. This term is closely associated with the term “transliteration” with different meanings attributed to it by different authors. Such a transfer should be used for general language, because a common reader rejects any deviation from the habitual practice of writing, any changes as compared with the existing alphabet are not clear and not appropriate. Whatever term we use, we must admit that this approach is the most productive regardless of whether the interacting graphic systems are similar or not. A great number of examples (English: ad valorem — Russian «ад валорем»; Italian: Girante — Russian: жирант; Spanish: Cargo — English: cargo — Russian: карго, etc.) confirms that this way of borrowing is the most productive, when there is an objective need for a new word, and, respectively, the concept in the recipient language.

The fourth way — the academic transcription, phonetic and phonemic, is used only in specific, well-defined cases in specialized literature. Again irrelevance of this path of borrowing for the financial and economic terms gives us the opportunity to leave it without attention.

One of the productive ways of lexical system enrichment by means of loan words (not only terminology, but also general vocabulary) is the morphological transfer of a foreign word with the help of forms specific for the grammar of the recipient language.
Comparison of correlating terms of financial and economic lexis in different languages shows a significant number of matches between the so-called international morphological components. Most of these morphological components back to the Latin and Greek languages (accumulation, economist, deflator, финансист, кредитор, etc.). The practice of borrowing of lexical units into the Russian language very often reveals that foreign language morphological element is replaced by the already existing in the language «more traditional» morphological structure. (See: English: liquidity, adequacy – Russian: ликвидность, адекватность, etc.).

Recently, the completion of the adopted economic terminology has been realized due to the penetration of English language words, which replenish the Russian language with derivational constructions. Such words as «маркетинг», «лизинг», «процессинг», etc. have become so common that they can be met even in non-special literature. Thus we can assume that the morphological element «-инг», which previously did not show any word-building activity, will be able to act as an active morphological model in a certain period of time.

The sixth way of penetration of borrowed vocabulary is realized through lexical “transfer,” that is, full or partial translation. Lexical “transfer” is practiced widely, but this method does not introduce innovations in the language in terms of designation.

So, having studied some ways of penetration into the recipient language of financial and economic terms from foreign languages, we can make some generalizations. First of all, we must once again reiterate the postulate that any terminology is being developed in accordance with the general laws of language and subjects to the requirements of its unification and adaptability. Borrowing of economic terms is also subject to these requirements. Considering the productivity of the ways of the borrowing process, we can identify as being particularly active – a direct borrowing, practical transcription (or transliteration) and morphological transfer. Academic transcription and transliteration (as defined by A.V. Superanskaya) cannot be called as active paths, since they themselves are limited in use and cannot be taken in the common language of everyday communication.

The undertaken linguistic analysis shows that today the completion of terminological system is an irreversible process. No matter how individual scientists advocate for the “purity” of the language, no matter how they demand to eradicate Anglicisms from the Russian language, they have to accept the ongoing processes that take place in completion of terminological systems.

Didactic Aspect of Lexical Borrowing

The mentioned above linguistic features affect the process of foreign language teaching, in particular, the process of teaching students-future economists and experts in financial and credit spheres.

Terminological lexis is a constant component constituting the content of foreign language teaching. Its composition and quantity are characterized by the curriculum, as far as qualitative attributes of terminology require specific approach as compared to the general vocabulary. The processes that contribute to the development of terminological systems influence the compositional characteristics of the selected terminological units. Consequently, there is a need for periodic review of selected terms, the completion of this terminological pool with new (borrowed) units, whose status in the terminological system of the language is scientifically proven and approved by standards and not only by usage. This replenishment necessitates withdrawal from
the terminological system (compensation factor) of a certain amount of units that are less important or obsolete.

Consequently we can say that the theory of terminological borrowings considerably affects the decision making process concerning the formation of the list of terms required for the teaching process.

Another methodological aspect that undergoes the influence of this theory is directly connected with the process of presentation and semantization of such borrowed terminological units. This process appears to have a profound cultural or rather cross-cultural potential. Using information about the origin of the term, its etymology in the donor language (e.g. French for English, English for Russian, etc.) allows to “intercrossing” the elements of professional cultures. The student is becoming empirically aware of the level of development of his professional area in different countries. This is especially important for professionals in such a specialization as “World economy”. There is penetration into the professional world of another country, understanding of global integration processes in the economy and financial activity. All this is aimed at the development of a professional cross-cultural mentality, being significant in the contemporary context of intercultural communication.

In addition to global changes in the substructure of the personality consciousness we can see and realize the smaller but no less important for learning a foreign language processes that are more of pragmatic value. Through the understanding of the essence of such a phenomenon as a lexical borrowing, the causes that lead to irreversibility of that process, the knowledge of the basic patterns and the ability to predict the most likely ways of integrating of new foreign-language terms in the lexical system of the recipient language will allow the student to grasp (to realize, process, fix in memory) the loan terms. And this is the first step in the active use of such terms, free operation with them in the process of professional communication, in the realization of international cooperation.

To illustrate the implementation of such potential features of the theory of terminological borrowing, we give examples of exercises that can be used in the presentation, and initial activation of new terminological units.

- Pay attention to the underlined words within the given text. Think of their origin. What language are they borrowed from?
- Compare the words in columns and match them. Think about their similarity and identity.
- Explain the reasons for penetration into the Russian language of the following terms: “leasing”, “franchising”, “tolling”. Use your knowledge of special disciplines.
- Imagine the possible ways of borrowing into the Russian language of the following terms “merchant bank”, “annuity”, “ultimate downfall”.

These examples demonstrate the viability and pragmatic value of such assignments. As we can see, there is a possibility to create an integrated system (series) of exercises aimed at training students to understand, translate, and correctly interpret terminological borrowings and to operate them.

**Conclusion**

Thus, on the basis of our reasoning, we can conclude that in the process of teaching a foreign language terminology students must be focused on the ways and means of terminological borrowings. This is an interesting (entertaining, motivational) method of work, it is meaningful both in a narrow (methodological) sense, and in a broad (didactical) aspect.
Лексические заимствования: 
лингвистический и 
лингводидактический аспекты

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Данная статья посвящена исследованию процессов проникновения заимствованной лексики в принимающий язык. Представлены приемы обучения студентов анализу заимствований и их использованию в процессе иноязычного общения. В качестве материала исследования рассматривается финансово-экономическая терминология. Определены типы лексического заимствования и виды дидактических заданий, нацеленных на усвоение студентами данных терминологических единиц.

Ключевые слова: терминология, лексическое заимствование, заимствованные слова, обучение иностранному языку.