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**NON-DERIVATIVE NOMINATIONS OF MONEY, PAYMENTS AND FINANCIAL OPERATIONS
IN THE ENGLISH LANGUAGE:
RATIO OF NATIVE AND BORROWED WORDS, RATIO OF FREQUENCY**

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The origin (native or borrowed character) of 100 non-derivative lexemes, denoting money, payments, financial operations is considered. The percentage of native English words and borrowings from different languages has been determined. It is shown that most borrowings come from the Old French language (43%), Latin borrowings take the second place (22%), borrowings from Scandinavian and other languages constitute 11%. Using the frequency dictionary "Word Frequency of Written and Spoken", 100 non-derivative lexemes were ranked in decreasing order of frequency.

1. About money. Onomasiological uniqueness of non-derivative nominations and their generating role in the term system.

Economic vocabulary is of particular interest in time of globalization, the expansion of trade and economic relations between countries. Due to the intensification of economic relations within all countries, enterprises, institutions, families, the economy concerns every member of society, therefore not only special terminology is important in economic vocabulary, but also the words from "money and payments" semantic field. Today, not only specialists speak about money and finance, economical vocabulary is also used in non-professional communication. Due to the rapidly developing economic events, each person involuntarily is forced to understand at least basic economic terms. The development of market relations is a strong impetus for such terms to gradually shift from narrowly specialized vocabulary into a general literary language, begin to function on print pages, and sound on radio and television.

A special part of the English economic vocabulary is non-derivative terms. Non-derivatives are understood as words consisting of a root, i.e. words are not derived from other words. For example, the word *bank* is non-derivative, because in English there is no word from which this noun would be derived. Non-derivative words are basic and usually have a wider meaning than their derivatives. Non-derivative nominations play a generating role in the term system, since they are often generating or motivating words. However, it is necessary to take into account the conversion process, quite productive and active in English. In fact, a non-derivative word, performing different syntactic functions, changes its meaning, paradigm, but does not change from the point of view of word-formation. For example, it is possible to determine from the context what meaning of the word *credit* used in the following sentences: *We bought the car on credit. We will credit your account with \$ 5000.* The conversion process is differently called zero, non-suffixed, root derivation, but the most difficult step in this process is the definition of the primary word (to determine what is derived from what).

However, many of the non-derivative designations of money and payments in the English language are the result of borrowing. It should be noted that the borrowed word sometimes retains its original appearance, and sometimes undergoes certain changes, as if adapting to the language system

2. Objectives of the article. Principles of material selection. Sources. The amount of language material.

The objectives of this article are to characterize the origin of the system of English non-derivative nominations of money, payments, and financial transactions. This objective involves determining the quantitative ratio of the original and borrowed nominations, as well as their groups, depending on the language source of borrowing. Another task is to rank the non-derivative English designations in descending frequency order.

The material for the work is 100 English nominations of money and payments extracted from the Collins English Dictionary, HarperCollins Publishers (hereinafter referred to as CED for abbreviations). This dictionary is one of the most comprehensive online dictionaries of a common language [750 thousand words]. The peculiarity of this dictionary is that the dictionary entry for each non-derivative word contains brief etymological information, which is important and convenient for the research being performed. In addition, Word Frequencies in Written and Spoken English was used. (hereinafter WFWSE). This dictionary was used to characterize the semantic field "money and payments" from the standpoint of frequency of use, since the ratio of the frequency of words belonging to the same semantic field can be judged on the structure of the field, as well as on the lexical properties of words.

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During the selection of research material, there were some difficulties associated with determining whether a particular lexeme belongs to the field of notions for money, payments and financial transactions. Based on the method of component analysis of vocabulary definitions, aimed primarily at studying the meaningful side of a word, it was determined whether a particular word is suitable for the studied sub-corpus. If there is at least one lexeme in the interpretation of a word, undoubtedly belonging to the 'money, financial transactions payments' field (for example, *money, pay, buy, payment, income, lend, bank, cost, price, etc.*), that is, there is reason to include the problem word in the field under study.

For example, the lexical unit *cash* in CED is defined as 1. banknotes and coins, esp in hand or readily available; money or ready money. 2. immediate payment, in full or part, for goods or services. 3. to obtain or pay ready money for smth [CED]. In the definition of this word there are units - *banknotes, coins, money, pay* indicating that the cash lexeme can be included in the subcategory "money and payments". A *cartel* lexical unit in a CED is defined as 1. a collusive international association 2. (common) or common interests [CED]. From the vocabulary interpretation of this word, it can be seen that it refers to financial vocabulary, however, by the presence of such a word as *price*, there is no certainty that *cartel* can be directly related to money or payments. Therefore, this non-derivative lexical unit should not be added to the list of sub-corpuses. A controversial situation also arose in the selection of such words as *license, fisc, trade*.

Using the method of component analysis of dictionary definitions, we define the affiliation of the above words to the sub-case "money and payments". The word *license* is 1. a certificate, tag, document, etc, giving official permission to do something, 2. formal permission. 3. liberty of action or thought; freedom. 4. intentional disregard of common rules to achieve a certain effect. 5. excessive freedom, 6. licentiousness [CED]. In the description of all six meanings of the lexeme license, no words corresponding to the "money and payments" sub-corpus are found, therefore this non-derivative unit is not included into the list of research material. Consider the word *fisc*: (rare) a state or royal treasury [CED]. In the description of the meaning of the lexeme *fisc* 'treasury' there is a word - *treasury*, indicating that the lexeme *fisc* can be included in the sub-corpus "money and payments. Lexeme *trade* – is 1. the act or an instance of buying and selling goods and services either on the domestic (wholesale and retail) markets or on the international (import, export, and entrepôt) markets, 2. a personal occupation, esp. a craft requiring skill, 3. the people and practices of an industry, craft, or business, 4. the exchange of one thing for something else, 5. the regular clientele of a firm or industry, 6. an amount of custom or commercial dealings; business, 7. a specified market or business, 8. an occupation in commerce, as opposed to a profession, 9. commercial customers, as opposed to the general public, 10. *archaic* a custom or habit, 11. to buy and sell (commercial merchandise), 12. to exchange (one thing) for another, 13. to engage in trade, 14. to deal or do business (with), 15. intended for or available only to people in industry or business [CED]. In the existing interpretations, it is possible to distinguish the presence in some meanings of the *trade* token such words as *buy, sell, market, business, commerce*. The presence of the listed words in the definition shows the belonging of the word *trade* to the sub-case "money and payments".

3. English non-derivative nominations of money, payments, financial operations

3.1. Native words denoting money and payments

According to Z.A. Kharitonchik, "borrowed lexical units make up almost 70% of the vocabulary of the English language and include vocabulary layers borrowed during various historical eras and under the influence of various conditions of development and existence of the English language [3]. In terms of the studied lexical-semantic field "money, payments, financial transactions" the situation is similar: the share of native English words is 22% (22 out of 100); while borrowed vocabulary prevails - 78% (78 out of 100).

It is customary to distinguish three groups of native English vocabulary. The first layer consists of words dating back to the Indo-European language. The original English words of Indo-European origin form several fairly distinct semantic groups. In particular, this is a group of kinship terms, names of objects of nature, human and animal body parts, as well as some commonly used verbs, numerals, adjectives, denoting specific qualities and properties, etc. The second group of native English vocabulary includes words representing a purely English combination of morphemes of various origins. Each of the morphemes in such words has parallels in a number of related languages, but their combination outside of the English language is not found. For example, "the noun *garlic* (d.a. *gar* - 'leac') has correspondences with the first morpheme in Old Norse (*geirr* - 'spear'), German (*Ger* - 'dart') and the second morpheme in Icelandic (*laukr* - 'leek'), Danish (*log*), Dutch (*look*), German (*Lauch*)" [2]. The combination of these morphemes is not found in any of these languages.

In the studied semantic field "money, financial transactions" the words of these two groups were not found. The third group of native English vocabulary is words that go back to the common German source. We give a complete series of native English words for money and payments belonging to the third group: *bond,*

brand, buy, deal, earn, fare, gold, loan, lend, loss, owe, penny, rich, sale, sell, share, spend, stock, trade, waste, wealth, yield.

3.2. Borrowed words in the semantic field 'money, payments, financial operations'

Borrowings included in the sub-corpus "money, payments, financial transactions" were grouped according to the language of the source of borrowing with the determination of the percentage ratio.

3.2.1. Borrowings from Old French

The largest share - 43% (43 words out of 100 lexemes of the considered semantic field) among borrowed words are occupied by words borrowed from the old French language: *accrue, arrear, assets, balance, bankrupt, barter, broker, budget, coin, commission, commodity, cost, credit, debt, default, demand, due, enterprise, equity, fee, finance, fond, gain, grant, invoice, money, mortgage, pay, pension, poor, price, purchase, rate, rent, revenue, save, sum, supply, tax, treasure, value, wage, warrant.*

3.2.2. Latinisms

Such lexical units as *acquisition, amortise, capital, collateral, commerce, currency, debit, deficit, deposit, dividend, fisc, fund, interest, invest, margin, market, mint, pecuniary, pound, premium, profit, subsidy* are borrowings from Latin and represent 22% of all words of the studied subcorpus.

3.2.3. Borrowings from Scandinavian and other languages

The lexemes *boom, dump, freight* – are Scandinavian borrowings with a 3% share. Russian borrowings *ruble, kopeck* make up 2%, borrowings from the Italian language *bank, cash* also make up 2%. Borrowings from the German language *dollar*, Ukrainian *hryvna*, Spanish *peso*, Japanese *tycoon* together account for 4% of all words of the sub-corpus "money, payments, financial transactions. So, among the non-derivative designations of money and payments in English, foreign words constitute a large share (78%).

Figure shows the proportion of the original and borrowed designations, as well as their groups, depending on the language source of borrowings.

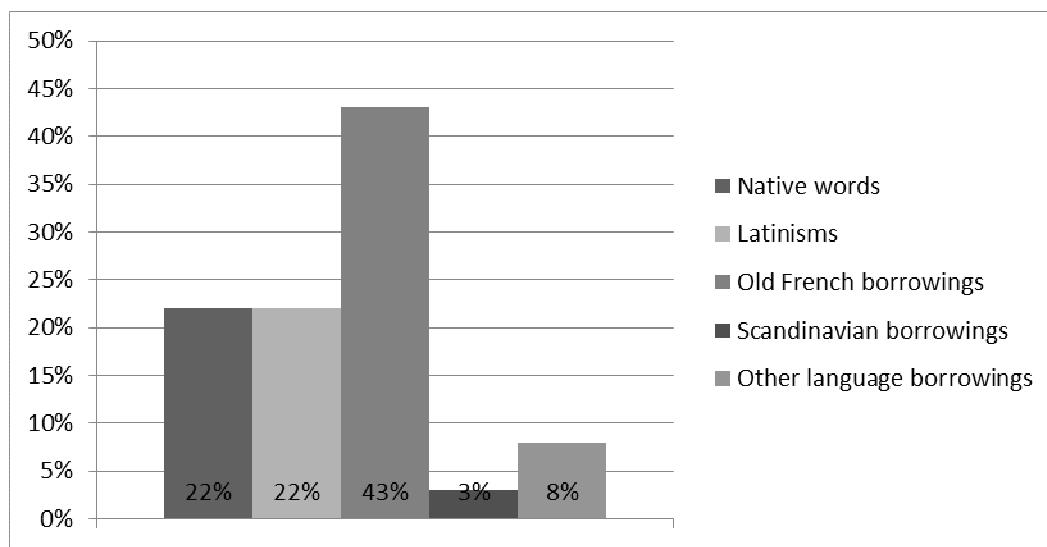


Figure. – The quantitative ratio of the original and borrowed designations, as well as their groups, depending on the language of the source of borrowing

4. The ratio of the frequency of lexemes belonging to the semantic field 'money, payments, financial transactions' (ranking of lexemes in descending order of frequency)

In the framework of this study, the task was set to determine the frequency of selected 100 non-derivative English lexemes. This task was solved using WFWSE, based on the material of the British National Corpus, electronic data bank per 100,000,000 words, taken from the entire modern English, spoken and written language. Table presents the ranking of the lexical units "money, payments, financial transactions" in descending frequency order. Those tokens that are not represented in the table (*accrue, amortise, arrears, bankrupt, barter, capital, collateral, commerce, debt, due, freight, hryvna, invoice, kopeck, mint, pecuniary, peso, ruble, swap, tycoon*), in WFWSE were not detected. In this regard, it makes sense to assert that these lexemes are low-frequency and have a quantitative indicator of << 10. The quantitative indicator in the table is the number of uses per 1,000,000 words.

Linguistics, literature, philology

Table. – Ranking of the symbols "money, payments, financial transactions" in descending order of frequency

Nominations for money, payment, financial operations	Nouns	Verbs	Adjectives
1	2	3	4
<i>money</i>	375		
<i>market</i>	346	16	
<i>rate</i>	303		
<i>price</i>	271	18	
<i>cost</i>	269		
<i>buy</i>		262	
<i>value</i>	250		
<i>bank</i>	234		
<i>spend</i>		227	
<i>sell</i>		213	
<i>trade</i>	203	27	
<i>tax</i>	184	14	
<i>pound</i>	184		
<i>poor</i>			166
<i>share</i>	161	116	
<i>loss</i>	154		
<i>demand</i>	139	84	
<i>economy</i>	124		
<i>fund</i>	118	25	
<i>save</i>		118	
<i>profit</i>	113		
<i>commission</i>	111		
<i>deal</i>	100	168	
<i>supply</i>	95		
<i>budget</i>	94		
<i>stock</i>	92		
<i>sale</i>	88		
<i>balance</i>	85	23	
<i>cash</i>	82		
<i>rich</i>			79
<i>credit</i>	77	10	
<i>gold</i>	75		
<i>debt</i>	73		
<i>wage</i>	68		
<i>loan</i>	65		
<i>pension</i>	64		
<i>asset</i>	64		
<i>finance</i>	63	34	
<i>enterprise</i>	60		
<i>grant</i>	58	68	
<i>fee</i>	58		
<i>waste</i>	58	33	
<i>revenue</i>	53		
<i>Pay</i>	45		
<i>currency</i>	43		
<i>purchase</i>	39	36	
<i>wealth</i>	38		
<i>dollar</i>	37		
<i>owe</i>		37	
<i>invest</i>		37	
<i>bond</i>	36		
<i>deposit</i>	36	12	
<i>gain</i>	36	89	
<i>mortgage</i>	34		
<i>acquisition</i>	33		
<i>lend</i>	27	29	

Cont. table

1	2	3	4
<i>deficit</i>			
<i>coin</i>	26		
<i>margin</i>	26		
<i>dividend</i>	25		
<i>equity</i>	22		
<i>brand</i>	21		
<i>premium</i>	19		
<i>boom</i>	17		
<i>yield</i>	16	22	
<i>dump</i>		16	
<i>commodity</i>	15		
<i>penny</i>	15		
<i>fare</i>	14		
<i>treasure</i>	14		
<i>rent</i>	14	14	
<i>sum</i>	14	14	
<i>pence</i>	13		
<i>fiscal</i>			13
<i>broker</i>	11		
<i>warrant</i>	11		
<i>default</i>	10		

Based on the data presented in the table, it can be seen that the most frequent words of the lexical-semantic field "money, payments, financial transactions" are common language words (*money, market, rate, price, cost, buy, value, bank, spend, sell, trade*), less frequent words are more specific to specific terms (*default, warrant, broker, fiscal, pence, sum, rent, treasure, fare, commodity, dump, yield*). It should, however, be noted that not all the original vocabulary of the field under study is among the most frequently used words, as well as the most frequent words do not always belong to the native English. It is also seen that the word, which appears both in the form of a verb and in the form of a noun, has different indicators of frequency (*price* (noun271-verb18), *market* (noun346-verb16))

5. The quantitative ratio of the original and borrowed designations, as well as their groups, depending on the language of the source of borrowing.

The share of borrowing in the economic terminology of the English language is very significant.

The most important sources of borrowing of the financial symbols studied were French, Latin and Scandinavian languages. This is due to the influence of different historical epochs, conditions of development on the English language. Thus, "the impact of other languages, primarily the French language, contact with which for well-known historical reasons was particularly lively and at the same time long, comes to the fore as the most important factor in the development of the English language, in those forms and in that direction in which it really happened" [1].

Thus, the analysis of non-derivative English designations of money and payments was carried out; the share of native English words among monetary and payment designations was determined; the ratio of borrowed money from various languages and payments was analyzed; it was found that the basic part of the material under study is borrowing (78%), of which the largest share is borrowed from French (43%), the second position is occupied by Latin borrowing (22%), then borrowing from other languages (8%) and Scandinavian borrowing (3%). The share of native English words was 22%, all studied lexemes belong to the all-German source.

The ranking of financial designations in descending frequency allowed us to determine the most used words of the semantic field under study: (*money 'деньги', market 'рынок', rate 'ставка, тариф', price 'цена', cost 'стоить', buy 'покупать', value 'ценность', bank 'банк', spend 'тратить', sell 'продавать'*)

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