

**THE TEACHING OF METAPHOR AND VOCABULARY
USED IN FINANCIAL ADVERTISING
O Ensino de Metáfora e o Vocabulário Utilizado em
Publicidade Financeira**

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Abstract

Metaphor is widely used in financial advertising discourse. In this paper I intend to show how metaphor can be used to help business English students learn the figurative language used to advertise loans. Banking is probably one of the most relevant didactic units in a business syllabus. Banks require qualified workers to deal with the many British clients now residing in Spain. My aim is to teach vocabulary concerning loans from the cognitive point of view. In order to raise students' awareness of metaphors I will propose a linguistic analysis between Spanish and English. I also intend students to fix the terms related to the interest rates and repayments of bank loans by means of the following cognitive schemes: UP, DOWN, UP and DOWN, FORWARD and ABSENCE OF MOVEMENT. I believe that in this way, the students' ability to retain and use these terms will improve. I will put forward different exercises based on banking leaflets distributed in the summer of 2001.

Key-words: *advertising language; metaphor; cognitive semantics; didactics.*

Resumo

A metáfora é amplamente utilizada no discurso da propaganda financeira. Neste trabalho, pretendo mostrar como a metáfora pode ser utilizada para ajudar os alunos de inglês para negócios a aprender a linguagem figurativa utilizada para anunciar empréstimos. A unidade sobre operações bancárias é, provavelmente, uma das unidades didáticas mais relevantes de um conteúdo programático de negócios. Os bancos exigem funcionários qualificados para lidar com os muitos clientes britânicos que hoje residem na Espanha. Meu objetivo é ensinar

o vocabulário referente a empréstimos a partir de um ponto de vista cognitivo. De modo a estimular a conscientização dos alunos quanto às metáforas, proponho uma análise lingüística comparando as línguas espanhola e inglesa. Também pretendo que os alunos fixem os termos relacionados a taxas de juros e amortizações de empréstimos bancários por meio do seguinte esquema cognitivo: PARA CIMA, PARA BAIXO, PARA CIMA e PARA BAIXO, PARA FRENTE e AUSÊNCIA DE MOVIMENTO. Acredito que, dessa maneira, a habilidade dos estudantes de gravar e utilizar esses termos será aprimorada. Sugerirei alguns exercícios baseados em folhetos bancários distribuídos no verão de 2001.

Palavras-chave: *linguagem de propaganda; metáfora; semântica cognitiva; didática.*

1. Introduction

Traditionally, metaphor has been regarded as a figure of speech, i.e. as an ornamental device used in rhetorical style. From this point of view, similarity is the basis of metaphor, which is seen as a matter of language, not thought. In other words, metaphor is a linguistic means of describing certain pre-existing similarities between two things in the world. Such similarities are established by means of the Topic, or thing we are referring to, and the Vehicle, or thing we use to refer to the Topic.

In more recent years a new theory on metaphor has taken root in linguistics, namely Cognitive Semantics. This theory claims that metaphor is primarily a matter of thought and action and only derivatively a matter of language (Lakoff and Johnson, 1980: 153). It differs from the traditional view of metaphor in that its primary function is cognitive rather than ornamental or rhetorical. Thus, the cognitive function of metaphor is to understand a difficult or abstract concept (for example, *Economics*) in terms of another less complicated and more concrete concept (*health*). The concept we try to understand (*Economics*) is called the target domain, and the concept which is used for this purpose (*health*)

is called the source domain. In other words, the knowledge we have about *health* is transferred to *Economics* whereas the traditional view claimed a bidirectional transfer. Target and source are now more widely used than topic and vehicle as they emphasize the notion of unidirectional transfer. Thus, we can map both concepts in capital letters to say ECONOMICS IS HEALTH. This mapping is known as a conceptual metaphor and is illustrated by the following metaphorical expressions: Companies are in *good health* or the firm is suffering from *a chronic deficit* (Boers and Demecheleer, 1997: 123).

Metaphors are frequently used in current economic discourse as the following examples show: economies need *equilibrium*, otherwise they will *collapse*; public debt is a *burden*; currencies may be *weak* or *strong*; business moves in *cycles*; demand is *elastic* (McCloskey, 1986: 74). Given this abundance of metaphors, some specialists have considered that these linguistic expressions should be included in the ESP (English for Specific Purposes) syllabus as an integral part of the vocabulary Economics students should learn. Furthermore, if conceptual metaphor pervades the way we think, speak or act, some lecturers consider that it should also have some influence on the way our students learn vocabulary (Boers, 1997; Cameron and Low, 1999; Charteris-Black, 2000, Henderson, 2000; Herrera and White, 2000; among others). Also, in his classification of lexis as technical, sub-technical and general, Henderson (1994: 358) states that metaphors can be considered as technical terms. Consequently, as teachers of Business English we must not omit them from our syllabus.

The capacity to understand semantic anomalies in a language other than the mother tongue, in other words, the ability to construct possible meanings, is one of the skills a foreign-language student must strive to master. As metaphor is directly associated with lexicon, it would be preferable for this linguistic activity to be related to communication, since students often have difficulty understanding metaphorical expressions and usually interpret them literally, above all in oral discourse.

We must not forget that, in both formal and functional linguistics, including many of the treatments of pragmatics, metaphor has been

considered a deviation from the norm or an incongruence requiring “special strategies” in its processing. However, cognitive linguistics highlights the conventional nature of this phenomenon. The problem arose due to the fact that metaphor was not understood as a productive mechanism of conceptual structuring, subjected to specific principles and congruent in its own field of action.

Nevertheless, once meaning took on a greater relevance within linguistics, two questions motivated the study of metaphor from a different angle to that of literature. Firstly, the fact that metaphor is conventional; in other words, it occurs automatically and effortlessly, fulfilling a cognitive and not an aesthetic function. Secondly, the importance given to vocabulary teaching in the 80s (Johnson, 1986: 5). Vocabulary is a component that must be borne in mind in the reading comprehension of general and specific-purpose English texts. Metaphors, metonymies and other transferred meanings have always been potential problems for the foreign-language student. Although these figures do not necessarily prevent the overall comprehension of a text, it is true to say that they may become an obstacle to understanding nuance. However, this interest has not been greatly reflected in language teaching, since “the meaning of metaphorical expressions has not been considered to form part of the vocabulary the student needs to learn” (Salager-Meyer, 1990:147). This is particularly surprising bearing in mind the fundamentally metaphorical nature of our daily language.

The aim of the present paper is to teach vocabulary concerning bank loans from the cognitive point of view. Firstly, students should learn the figurative language used to advertise loans and, in order to raise their awareness of metaphors, a linguistic analysis between Spanish and English is proposed. On using metaphors in both languages the establishment of lexical connections between L1 and L2 is facilitated. These connections will then enable students to explore and discuss metaphors in both languages on identifying source domains and mapping conceptual metaphors.

Secondly, students fix the terms related to the interest rates and repayments of bank loans by means of the following cognitive schemes: UP, DOWN, UP and DOWN, FORWARD and ABSENCE OF

MOVEMENT. By learning in this way, students will improve their ability to retain and use these terms.

To this end a cognitive analysis is carried out using authentic material taken from banking leaflets distributed in the summer of 2001.

2. The language of finance advertising

It should be pointed out that from the linguistic point of view the language of finance is one of the most dynamic and interesting fields of business English, due to its innovative and popular register. The tendency to use both image and colloquial language is a particular characteristic of this field. For example, the image of the course of a river (mainstream, upstream and downstream) is used to speak about the relationship between a parent company and its subsidiaries (Alcaraz, 2000: 75).

The metaphorical language used to advertise loans evokes the most characteristic images people have about loans. For example, everybody has the image of a loan as a burden when repayment is becoming an uphill battle. Once images are verbalised in language, this language acquires a popular register. For instance, the linguistic expression, *the burden of your repayments*, is used in economic and advertising discourses to talk and think about loans. This expression is preferred to other more literal ones expressing the same idea.

3. The Business English syllabus, context and participants

The study of bank loans is included in the course syllabus entitled Idioma Moderno II (English) at Almería University. It is an optional subject of the Business Administration degree. It is addressed to Business Administration students who are about to finish their degree. Consequently, these students can be expected to have quite a good knowledge of Economics. Over a total of 60 hours this subject consists of the following units: Recruitment; International business styles; Meetings; On the phone and Banking. The latter is probably one of the

most relevant didactic units of this business syllabus. Banks require qualified workers to deal with the many British clients now residing in Spain.

The number of students enrolled for this subject ranges from 30 to 35. Most of them are in their twenties, and as for their level of English, it should be pointed out that many may not have studied this subject for the last 2 or 3 years. This implies that students may have forgotten part of what they learned in the second year when English is a compulsory subject. As *Bank loans* is the fifth unit of the course syllabus of Idioma Moderno II, students will have been able to revise their knowledge of English in the previous four units. Nevertheless, to reduce the degree of difficulty, they will learn figurative English lexis with the help of Spanish metaphors.

It should be taken into account that metaphor is a word formation process common to all communicative fields, such as economics, politics and so on. Examples of metaphors are *The Bank of England is flexing its muscles. We must keep the company afloat. A political dogfight on the Korean front.* This study may therefore be said to have both a humanistic and a practical approach. As for the former, it forms an integral part of the students' learning experience. In fact, both inside and outside the classroom, students might be said to live by metaphors, as Lakoff and Johnson (1980) put it. From the practical point of view, students will inevitably come into contact with metaphors in their chosen career.

Students are intended to recall the target language in a better way in order to use it subsequently in the recognition and production phases. As these students are going to be working in the field of economics, they should know that cognitive metaphor is used in many genres of this discipline, like negotiations, press articles, etc. Examples include *We are in the same boat. Many companies are returning to their roots.*

4. Metaphor and ESP

Since the irruption of cognitive linguistics in the 1970s different studies have been carried out to show the application of this theory to

the field of ESP. They particularly refer to semantics, lexicology and didactics of terminology in the teaching of professional languages.

Economics is probably the discipline where most research into metaphor has been carried out within ESP. Of the many contributions, the following deserve to be highlighted. Boers (1997: 231) pays special attention to a cluster of metaphors related to the notions of health, fitness and racing, for example, *long term subsidies are addictive* or *lagging behind competition*.

White (1996) studies the use of metaphor in the British press in reference to the monetary crisis of 1992.

Herrera and White (2000: 62) propose a methodology focused on cognitive semantics to teach the metaphorical uses of growth, e.g. *Economic growth wilts under higher taxation. Strong exports accelerate growth*.

Boers and Demecheleer (1997: 125) analyse the following metaphorical concepts in the discourse on the western economy: JOURNEY, HEALTH and WAR, for example, *the moves towards privatisation and liberalisation; Britain's car industry now looks healthier* and *the budget of 1994 is a field of struggle*.

Charteris-Black (2000: 149) investigates the theoretical implications of metaphor for the selection and teaching of lexis on ESP courses. Of particular interest is the use of inanimate metaphors to describe the economy (*growth, depression*, etc), economic organisations (*parent/sister company*, etc) and inanimate metaphors to describe market movements (*rebounds, sides*, etc).

Likewise, other authors have made contributions to different fields of ESP. In the area of medicine, Salager-Meyer (1990) carries out a comparative study of metaphors in Spanish, English and French. She underlines the importance of the cognitive theory in the teaching of metaphor to ESP students.

Among the studies dealing with computer language we should mention those of Jacobs (1999) and Posteguillo Gómez, S. (2002: 128).

The former distinguishes several conceptual mappings in computer science: A PERSONAL COMPUTER IS AN OFFICE, THE INTERNET IS AN OCEAN. Metaphorical expressions are the following: *Consider the case of the Macintosh clipboard; Websurfers do it on desktops*. The latter analyses the influence of the internet on the Spanish language. The author states that many of the metaphors referring to the internet in their original version in English are related to the following areas: stationery (*recycle bin*), small animals (*bug*), means of transport (*web traffic*), mail (*mailbox*) and books (*web page*).

Vivanco Cervera, V. (2001: 69) studies metaphors both in Spanish and English related to animals and colours in engineering. For example, *donkey engine, azure quartz*.

Gómez Ortiz, M^a J. (2004: 824) studies visual metaphor in the sciences of physical activity and sport, for example, *twisted trunk, flick knife*.

Robisco Martin, M^a M (2004: 831) is concerned with the question of how to raise students' awareness of the presence of metaphors in authentic aeronautical texts, for example, *The aircraft was christened 14 Bis; the prototype had its maiden flight in May*.

5. Procedure to analyse metaphors

Students are provided with two lists of linguistic expressions, one in Spanish and the other in English (see appendix). They are then required to identify the metaphorical content of each expression using italics and to indicate the source domain in order to map conceptual metaphors.

In order to familiarise students with the source domains they are expected to be able to identify in English, they must first analyse the metaphorical expressions taken from Spanish banking leaflets. The discussion arising from this analysis should lead to the recognition of the five following source domains: *PERSONA, CARGA, PRENDA DE VESTIR, ASPECTOS MECÁNICOS and COMPETIDOR*.

As a second step, students will be asked to group the English metaphors under the source domains previously identified in Spanish: PERSON, BURDEN, GARMENT, MECHANICAL ASPECTS and COMPETITOR (source domains coincide in both languages).

As for the lexis of interest rates and repayments, students are only provided with a list of linguistic expressions in English (see appendix), which they must classify by means of the following cognitive schemes: up, down, up and down, forward and absence of movement. It should be made clear to students that a cognitive scheme is a basic mental way of organizing our knowledge, but as they are Business English students this needn't be explained in great depth. Students will also be given five diagrams, each representing a cognitive scheme to facilitate this classification. Finally, students should indicate the grammatical category of each term.

5.1. Metaphors in both languages classified according to source domains

The metaphorical expressions should be grouped in both languages under their corresponding conceptual metaphor. In some cases one metaphorical expression can allude to two different conceptual mappings. This is illustrated below:

A LOAN IS A PERSON

Spanish:

1. Crédito Fidelidad. Presuma de tener *un tipo envidiable*. (Unicaja)
2. FlexiCompra: el crédito que siempre *le acompaña*. (Unicaja)
3. Banesto *diseña* la financiación a su medida. (Banesto).
4. Sea cual sea su proyecto, Unicaja tiene *diseñado* un préstamo o crédito específico. (Unicaja).

English:

1. If you would like some extra money to spend however you want, wherever you want, a Marks & Spencer Personal Loan may be able *to provide the answer*. (Marks & Spencer)
2. ... *a reliable mortgage*, to finance your house purchase (Barclays)
3. Margin above Barclays Base Rate guaranteed for *the life of the mortgage*. (Barclays)
4. You'll really rate our mortgages. Our interest *speak* for themselves. (Barclays).
5. Your mortgage is guaranteed to remain at the same margin above the Barclays Base Rate for *the life of the mortgage*. (Barclays).
6. Will my payments vary? On a Personal Loan, they won't because the interest rate is fixed for *the life of the loan*. (Halifax).
7. The actual amount borrowed doesn't reduce during *the life of the mortgage*. (Cheltenham & Gloucester).

A LOAN IS A BURDEN

Spanish:

1. Para que pagar su casa no le suponga *una carga*. (Banco Santander)
2. Que es exactamente la cantidad que Bankinter puede prestarle para comprar uno y pagarlo sin mucho *esfuerzo* (Bankinter).
3. Si no se puede *quitar el crédito de la cabeza*, elija ahora su tipo de interés. (Unicaja).
4. Viva *sin ataduras*. Le diseñamos una hipoteca a su medida. (Banco Santander).

English:

1. And of course, if you should die during the period of your loan, we would simply pay off the loan for you so that your loved ones wouldn't have the additional *burden* of your repayments. (Marks & Spencer).
2. The financial *burden* is reduced. (Barclays).
3. If you were to lose even part of your income, a previously affordable mortgage could become a heavy *burden*. (Barclays).
4. This would give welcome monthly *cash flow relief* to your ongoing budget. (HSBC).

A LOAN IS A GARMENT

Spanish:

1. Y es que Credimillón de la General es un préstamo pensado para ti. *A tu medida*. (La General).
2. Un equipo de especialistas analizará en profundidad su caso y le asesorará personalmente sobre el préstamo que mejor se *adapte* a sus necesidades concretas. (Banco Santander)
3. Nuestro Crédito Hipotecario se *adapta* a sus necesidades específicas con la máxima flexibilidad. (Banco Popular).
4. Y si está pensando en hacer reformas en su hogar, viajar, comprar una plaza de parking... también tenemos un Crédito BBVA *a su medida*, con el que podrá realizar todos sus proyectos. (BBVA).
5. Viva sin ataduras. Le diseñamos una hipoteca *a su medida*. (Banco Santander).
6. Con la Tarjeta Club Compra Hogar podrá *vestir su casa* con la máxima comodidad. (La Caixa).
7. Banesto diseña la financiación *a su medida*. (Banesto).
8. En CajaSur damos crédito a sus ideas, a sus ilusiones porque queremos que a la hora de comprar su vivienda todo le resulte fácil y *a su medida* desde el principio. (Cajasur).

9. *Adaptados* a usted. Le ofrecemos diferentes modalidades de préstamos y créditos para que usted elija el que mejor *se adapte* a sus necesidades. (Unicaja)
10. Un crédito *a medida*. (Banco Santander).
11. Créditos de Unicaja. El préstamo que mejor *se ajusta* a sus necesidades. (Unicaja)
12. Créditos de Unicaja. El interés que *encoge*. (Unicaja)

English:

1. You can *tailor* your mortgage *to suit* your needs. (Halifax)
2. You can mix and match certain mortgages so you get a mortgage package that *fits* your needs. (Barclays)
3. A choice of mortgages *to suit* you. (Halifax).
4. Additional borrowing *to suit* you and your mortgage. (Nationwide).
5. Business loans. This is usually the most appropriate way to pay for capital expenditure items; you'll find that we can *tailor a package to suit* your needs. (The Royal Bank of Scotland).
6. At Barclays we can *tailor* a loan that helps you find the best way to pay off your bills. (Barclays).
7. You have the freedom to choose your repayments *to suit* your budget. (Barclays)
8. Can you get a mortgage that *suits* your lifestyle today, and still fits in with your plans for tomorrow? (Barclays).
9. Mortgages in *all shapes and sizes*. (Barclays).
10. Allows you to mix the options of our various mortgages *to suit* your needs both now and in the future. (Barclays).
11. A choice of loans that *fit* your needs. (Nationwide).
12. Choose the loans that *suit* you best (Nationwide).
13. Barclays will have a mortgage *to suit* you. (Barclays).

14. If you move home, you may want to change the *size* of your mortgage. (Cheltenham & Gloucester).
15. *Tailoring* your mortgage to suit your needs isn't always easy. But a Halifax flexible mortgage can offer one of the best ways to make sure your mortgage *suits* your lifestyle. (Halifax).

A LOAN IS RELATED TO MECHANICAL ASPECTS

Spanish:

1. Para quienes quieren empezar su propio negocio empresarial o profesional. Un crédito para *no frenar* ningún proyecto. (Unicaja)
2. Nuestro Crédito Hipotecario se adapta a sus necesidades específicas con *la máxima flexibilidad*. (Banco Popular)
3. Tarjetas de crédito para pagar sus compras de la forma *más flexible*. (Unicaja)

English:

1. C&G Homeowner Loan *Flexible* loans for current C&G and Lloyds TSB mortgage customers (Cheltenham & Gloucester Bank).
2. Tailoring your mortgage to suit your needs isn't always easy. But a Halifax *flexible* mortgage can offer one of the best ways to make sure your mortgage suits your lifestyle. (Halifax).
3. *Flexible repayment options*, from one to seven years. (Marks & Spencer)
4. Overdrafts. Ideal if you want *flexible*, short time borrowing. (HSBC).
5. You can mix and match two types of mortgage, for even more *flexibility* (Barclays).

6. Mortgage *flexibility*. A boost when you need it most. (Nationwide).

A LOAN IS A COMPETITOR

Spanish:

1. Con los Préstamos Personales de Unicaja se lo vamos a poner fácil. Porque, además de unos tipos de interés *muy competitivos*, le ofrecemos tal variedad de préstamos que seguro que hay uno acorde a sus necesidades. (Unicaja)
2. Y la devolución se fija en amortizaciones periódicas, todas al mismo importe y a un interés *tan competitivo* como el mercado lo permita. (Banco Santander).

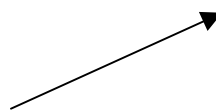
English:

1. Our *competitive* loan rates mean that you have less money to repay. And that means more left in your pocket to spend whatever you want. (Halifax)
2. Personal loans. *Rates that leave the high street banks standing* (Marks & Spencer).
3. Barclays can offer your buildings and contents insurance *at competitive* rates. (Barclays).

5.2. Analysis of the lexis related to interest rates and repayments of loans

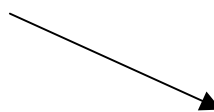
Once students have analysed the linguistic expressions given in the appendix with the help of diagrams, they will be able to see different ways to express the movements of a loan by means of cognitive schemes. One example of each diagram is given. The remaining examples are included in the appendix. The results they achieve are as follows:

UP: rise (intransitive verb or iv)
 go up (iv)
 up (adverb)
 rising (adjective or adj)
 higher (adj)
 increase (noun or n)



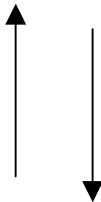
e.g. During this time, you've no need to worry about rising interest rates

DOWN: fall (iv)
 go down (iv)
 down (adverb)
 low (adj)
 the lowest (adj)
 lower (adj.)
 reduces (transitive verb or tv)
 reductions (n)
 discounted rate (adj.)
 decrease (n)



e.g. Any payment reduces the balance on which we calculate interest.

UP and DOWN: variable (adj)
 vary (v)



e.g. Will my payments vary? On a personal Loan, they won't, because the interest rate is fixed for the life of the loan.

FORWARD: spread (v)
extend (v)



e.g. Spread your repayments over a choice of terms between one and five years.

LACK OF MOVEMENT: fixed (adj)
 not change (v) _____
 no changes (n)
 maintain (v)
 stabilise (v)
 to keep ...under control
 (verbal expression)

e.g. Guaranteed FIXED rates. Your repayments will NOT change- whatever repayment period you choose.

6. **Assessment criteria and activities**

Students are assessed by means of recognition and production activities. As for the former, I intend that students should recognise the literal meaning of certain vocabulary items in order to use them in gapped sentences, but with a figurative meaning. It is known that both written and conversational English are full of metaphor (describing one thing in terms of another). My purpose is to increase students' awareness of the widespread use of metaphor. The following activities are proposed:

1. (a) Look at the following list of words and circle the definition that best explains their meaning: life, burden, flexible, reliable and tailor-made (in this activity I use different grammatical categories.)

1. Easily changed to suit new conditions.
2. Consistently good in quality or performance, and able to be trusted.
3. The state of being alive as a human being.
4. Made by a tailor.
5. A thing or person that is carried; a load.

(b) The words you have just defined have, at least one other meaning. Can you find it by completing the following exercise?

1. These rates will be maintained for the of your mortgage.
2. Because you know you are looking for a loan to give you peace of mind.
3. Our loans need not become a
4. We have a loan to suit your personal situation.
5. We can offer you repayments from one to five years.

Answers:

1(a): 1. flexible. 2. reliable. 3. life. 4. tailor-made 5. burden

1(b): 1. life. 2. reliable. 3. burden 4. tailor-made 5. flexible

With the following exercise I intend to help students understand that monolingual dictionaries are useful tools for discovering the figurative meanings of certain lexical items, for example, *burden*, *tailor*, *health*, etc. This exercise is an example of such an activity:

2. Use different English-language dictionaries to find whether there is a figurative meaning alluding to Economics in the definitions of the term *burden*.

Answer:

– Industry is heavily burdened with taxation. (Advanced Learner's. Oxford)

– She has three children and heavy financial burdens at home. (Language Activator. Longman)

– She has many burdens, including a sick husband and very little money. (The Lexicon of Contemporary English. Longman).

In order to assimilate metaphor and financial vocabulary, students need to be exposed to many examples. Once they are more familiar with such language, it can be tested by means of a multiple-choice cloze test in which they have to recognise the lexis of bank loans. The following exercise is an example of such an activity:

3. Recognise the lexis of bank loans in a multiple-choice test. Fill in the gaps with the most appropriate option:

a. Barclays Base Rate guaranteed for the of the mortgage.

A. life B. body C. live

b. your repayments over a choice between one and seven years.

A. Spread B. Enlarge C. Widen

c. A loan whose interest rate does not change is a loan with a interest rate.

A. fixed B. static C. still

d. A..... loan is a loan which meets your needs.

A. tailor-made B. measure C. fitted

e. If your loan lets you choose how much you pay back each month, between 4% and 10% of your borrowing limit, your loan is

- A. active B. flexible C. dynamic

f. On a Home Owner Loan the rate will and just like your mortgage

- A. raise, lower B. rise, fall C. up, down

g. The rate isn't always the best mortgage.

- A. lowest B. smallest C. below

h. During this time, you've no need to worry about interest rates.

- A. advancing B. rising C. raising

i. This scheme your mortgage payments.

- A. holds B. stabilises C. keeps

j. You can opt for a rate.

- A. discounted B. fallen C. descended

k. Any payment the balance on which we calculate interest.

- A. cuts B. reduces C. drops

l. A loan to finance your car purchase.

- A. trustful B. reliable C. faithful

m. Our loan rates mean that you have less money to repay.

- A. competitive B. competent C. competing

n. This will give monthly relief to your ongoing budget.

- A. cash flow B. economy C. money

o .We offer a range of loans that can help bring your plans to

 A. life B. existence C. being

Answers:

a. life b. Spread c. fixed d. tailor-made e. flexible
 f. rise, fall g. lowest h. rising i. stabilises j. discounted
 k. reduces l. reliable m. competitive n. cash flow o. life

As a final step, students can be assessed by means of production activities. These should determine whether students can generate metaphors with the source domains associated with loans. For this purpose I propose the following activity:

4. Write three metaphors in which the most characteristic source domains of a loan are shown.

Answer:

- With ING Bank you can shorten the life of the mortgage.
- HSBC bank offers you a loan which suits your needs.
- You won't have an additional burden of repayments with Lloyds personal loans.

7. Conclusions

Experience in the classroom has led me to conclude that cognitive semantics can be of use in teaching figurative language to ESP students. Mapping conceptual metaphors in both L1 and L2 in the foreign language classroom helps students to recall vocabulary. Students

find it easier to learn English metaphors if they are encouraged to think about them in L1 and compare their use in English.

Furthermore, the use of cognitive schemes such as UP, DOWN, UP and DOWN, FORWARD and ABSENCE OF MOVEMENT can provide students with a useful tool for learning vocabulary related to interest rates and repayments of bank loans.

As a result, with the inclusion of the cognitive study of metaphor and cognitive schemes in a Business English syllabus, students are provided with a tool to interpret and recall vocabulary, to improve reading fluency and, consequently, to develop aspects of their grammatical and discursive competences. Both are components of communicative competence.

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APPENDIX

A. Metaphorical expressions

List 1: Spanish advertising, August 2001

1. Nuestro Crédito Hipotecario se adapta a sus necesidades específicas con la máxima flexibilidad. (Banco Popular).
2. Y es que Credimillón de la General es un préstamo pensado para ti. A tu medida. (La General).
3. Para que pagar su casa no le suponga una carga. (Banco Santander).
4. Y si está pensando en hacer reformas en su hogar, viajar, comprar una plaza de parking... también tenemos un Crédito BBVA a su medida, con el que podrá realizar todos sus proyectos. (BBVA).
5. Viva sin ataduras. Le diseñamos una hipoteca a su medida. (Banco Santander).
6. Banesto diseña la financiación a su medida. (Banesto).
7. Con la Tarjeta Club Compra Hogar podrá vestir su casa con la máxima comodidad. (La Caixa).
8. Tarjetas de Crédito para pagar sus compras de la forma más flexible. (Unicaja).
9. Un equipo de especialistas analizará en profundidad su caso y le asesorará personalmente sobre el préstamo que mejor se adapta a sus necesidades concretas. (B. Santander).
10. Con los Préstamos Personales de Unicaja se lo vamos a poner fácil. Porque, además de unos tipos de interés muy competitivos, le ofrecemos tal variedad de préstamos que seguro que hay uno acorde a sus necesidades. (Unicaja)
11. En CajaSur damos crédito a sus ideas, a sus ilusiones porque queremos que a la hora de comprar su vivienda todo le resulte fácil y a su medida desde el principio. (Cajasur).
12. Sea cual sea su proyecto, Unicaja tiene diseñado un préstamo o crédito específico para usted. (Unicaja).
13. Crédito Fidelidad. Presuma de tener un tipo envidiable. (Unicaja).

14. Adaptados a usted. Le ofrecemos diferentes modalidades de préstamos y créditos, para que usted elija el que mejor se adapta a sus necesidades (Unicaja).
15. Un crédito a medida. (Banco Santander).
16. Créditos de Unicaja. El préstamo que mejor se ajusta a sus necesidades. (Unicaja)
17. Y la devolución se fija en amortizaciones periódicas, todas al mismo importe y a un interés tan competitivo como el mercado lo permita. (Banco Santander).
18. Créditos de Unicaja. El interés que encoge. (Unicaja)
19. Que es exactamente la cantidad que Bankinter puede prestarle para comprar uno y pagarlo sin mucho esfuerzo (Bankinter).
20. Si no se puede quitar el crédito de la cabeza, elija ahora su tipo de interés. (Unicaja).
21. Para quienes quieren empezar su propio negocio empresarial o profesional. Un crédito para no frenar ningún proyecto. (Unicaja).
22. FlexiCompra: el crédito que siempre le acompaña. (Unicaja).

List 2. British advertising. August 2001

1. If you were to lose even part of your income, a previously affordable mortgage could become a heavy burden. (Barclays).
2. You can tailor your mortgage to suit your needs. (Halifax).
3. Flexible repayment options, from one to seven years. (Marks & Spencer).
4. Our competitive loan rates mean that you have less money to repay. And that means more left in your pocket to spend whatever you want. (Halifax)
5. You can mix and match certain mortgages so you get a mortgage package that fits your needs. (Barclays).
6. And of course, if you should die during the period of your loan, we would simply pay off the loan for you so that your loved ones wouldn't have the additional burden of your repayments. (Marks & Spencer).
7. C & G Homeowner Loan Flexible loans for current C&G and Lloyds TSB mortgage customers (Cheltenham & Gloucester).

8. The financial burden is reduced. (Barclays).
9. If you would like some extra money to spend however you want, wherever you want, a Marks & Spencer Personal Loan may be able to provide the answer. (Marks & Spencer).
10. ... a reliable mortgage, to finance your house purchase. (Barclays)
11. A choice of mortgages to suit you. (Halifax).
12. This would give welcome monthly cashflow relief to your ongoing budget. (HSBC).
13. Barclays will have a mortgage to suit you. (Barclays).
14. Additional borrowing to suit you and your mortgage. (Nationwide).
15. Business loans. This is usually the most appropriate way to pay for capital expenditure items; you'll find that we can tailor a package to suit your needs. (The Royal Bank of Scotland).
16. At Barclays we can tailor a loan that helps you find the best way to pay off your bills. (Barclays).
17. You have the freedom to choose your repayments to suit your budget. (Barclays).
18. Can you get a mortgage that suits your lifestyle today, and still fits in with your plans for tomorrow? (Barclays).
19. Mortgages in all shapes and sizes. (Barclays).
20. Allows you to mix the options of our various mortgages to suit your needs both now and in the future. (Barclays).
21. A choice of loans that fit your needs. (Nationwide).
22. Choose the loans that suit you best (Nationwide).
23. If you move home, you may want to change the size of your mortgage. (Cheltenham & Gloucester).
24. Overdrafts. Ideal if you want flexible, short time borrowing. (HSBC).
25. Mortgage flexibility. A boost when you need it most. (Nationwide).
26. Personal loans. Rates that leave the high streets banks standing (Marks & Spencer).
27. Margin above Barclays Base Rate guaranteed for the life of the mortgage (Barclays).
28. You'll really rate our mortgages. Our interest speak for themselves. (Barclays).

29. Your mortgage is guaranteed to remain at the same margin above the Barclays Base Rate for the life of the mortgage. (Barclays).
30. Will my payments vary? On a Personal Loan, they won't because the interest rate is fixed for the life of the loan. (Halifax).
31. The actual amount borrowed doesn't reduce during the life of the mortgage. (Cheltenham & Gloucester).
32. Tailoring your mortgage to suit your needs isn't always easy. But a Halifax flexible mortgage can offer one of the best ways to make sure your mortgage suits your lifestyle. (Halifax).
33. You can mix and match two types of mortgage, for even more flexibility (Barclays).
34. Barclays can offer your buildings and contents insurance at competitive rates. (Barclays).

B. English linguistic expressions to analyse the terms related to the interest rates and repayments of bank loans. (British advertising, August 2001)

1. Guaranteed FIXED rates. Your repayments will NOT change – whatever repayment period you choose.
2. Spread your repayments over a choice of terms between one and five years.
3. There'll be no changes to interest rates. They're fixed throughout the loan period so you know exactly how much you're paying each month.
4. Whatever it's for, you can borrow from L 3,000 to L 25,000, with the repayments spread over 3 to 25 years, and you only pay interest at a rate equivalent to our standard variable mortgage rate (SVR).
5. To keep your monthly payments as low as possible, the loan can be spread over the remaining term of your mortgage.
6. Will my payments vary? On a Personal Loan, they won't, because the interest rate is fixed for the life of the loan.
7. On a HomeOwner Loan, Home Improvement Loan or Home Cash Reserve Loan, the rate will rise and fall, just like your mortgage.
8. We may change it in reaction to market conditions so your monthly payments may go up or down.

9. Any payment reduces the balance on which we calculate interest.
10. ...any changes in the repo rate, up or down, are passed on to you – in full. This movement in rate is not set by us.
11. During this time, you've no need to worry about rising interest rates.
12. The lowest rate isn't always the best mortgage.
13. The larger the loan the lower the rate.
14. Barclays Mortgage Rate allows you to take advantage of the reductions.
15. They may extend the term of loan.
16. The scheme is intended to stabilise your mortgage payments so that ...
17. Our standard variable rate could be higher or lower than the rate you will have been paying and could continue to vary over the remaining term of your mortgage.
18. If taking out an investment-backed loan you are strongly advised to take out and maintain a suitable repayment to pay off the capital at the end of the loan.
19. C & G Fixed-Rate Mortgages keep your mortgage rate under control.
20. ... you could consider our variable rate mortgage and opt for a discounted rate.
21. As well as the standard method of applying interest rate changes, where your interest rate changes every time there is an increase or decrease in the Society's standard variable rate, we also offer an Annual Review Scheme.

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