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Front Page



New English-Polish and Polish-English Dictionaries: Some Problems Related to Legal, Financial and Insurance Terminology

by Łucja Biel, Ph.D.

Until recently Polish-English translators had to do with Jan Stanisławski's *The Great English-Polish and Polish-English Dictionary* or *The Kosciuszko Foundation English-Polish and Polish-English Dictionary*, both of which were published in the late '50s or early '60s. For nearly forty years they were the largest source of reference, although not always a reliable one due to errors/omissions and a lapse of time. They had a dozen or so reprints but their content remained basically unchanged. My 1998 edition of the Stanisławski Dictionary has a new modern and colorful cover, but it does not contain a large number of new special terms related to computers, Internet, modern technology, biotechnology, etc., as well as terms corresponding to the new Polish political, economic and legal environment after the fall of Communism in the late '80s.

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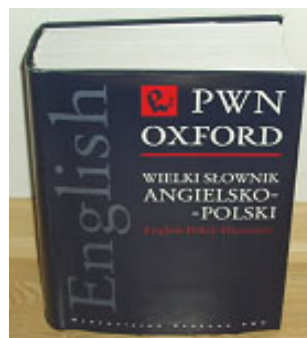
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This shortage was acutely felt by translators who were in dire need of sufficiently large, modern, up-to-date dictionaries with general and semi-specialized terms. Now they can breathe with relief. The last two years brought a significant change when two large Polish-English and two English-Polish dictionaries were published by renown publishers. First, the English-Polish Dictionary PWN-Oxford appeared in 2002. In August 2003, *The New English-Polish and Polish-English Kosciuszko Foundation Dictionary* was published in two volumes. The second part of the PWN-Oxford Dictionary (Polish-English) appeared in May 2004.

1. General Information about the New Dictionaries



PWN-Oxford Dictionary

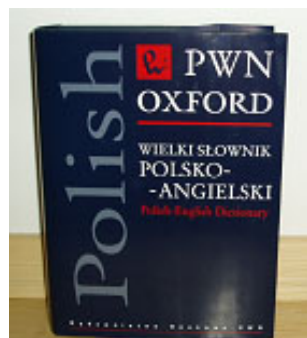
Wielki Słownik Angielsko-Polski PWN-Oxford (English-Polish Dictionary)

Chief Editor: Prof. Jadwiga Linde-Usiekniewicz

Publisher: Wydawnictwo Naukowe PWN, Warsaw 2002

ISBN 83-01-13708-8

Price in Poland (hardcover +CD-ROM): PLN 180 (~ US\$48)



Wielki Słownik Polsko-Angielski PWN-Oxford (Polish-English Dictionary)

Publisher: Wydawnictwo Naukowe PWN, Warsaw 2004

ISBN: 83-01-14136-0

Price in Poland (hardcover, without a CD-ROM): PLN 180 (~ US\$48)

The PWN-Oxford Dictionary is now the largest Polish-English and English-Polish dictionary available on the Polish market. Both volumes have ca. 1,400 pages and 500,000 entries each. The Dictionary is a result of collaboration between two distinguished dictionary

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Arts & Entertainment

publishers: the Polish *Wydawnictwo Naukowe PWN* and the British *Oxford University Press*. It is a modern dictionary based on the British National Corpus and the PWN Polish Language Corpus. Entries for the English-Polish Dictionary were taken from the Oxford-Hachette French Dictionary. The Polish-English Dictionary was based on well-known general and specialist PWN dictionaries of Polish, including *Inny słownik języka polskiego* edited by Mirosław Bańko, *Uniwersalny słownik języka polskiego* edited by Stanisław Dubisz and Elżbieta Sobol, *Słownik poprawnej polszczyzny* edited by Andrzej Markowski, *Słownik polszczyzny potocznej* edited by Janusz Anusiewicz and Jacek Skawiński.

The English-Polish Dictionary is predominantly based on British English, but also accounts for American English usage. The Dictionary is convenient to use. Although it does not have a thumb index, it has gray markings on the side for each letter. The dictionary is divided into two parts: a descriptive one and the dictionary proper. The first part of about 100 pages contains an outline of English grammar by Prof. Barbara Lewandowska-Tomaszczyk, useful phrases according to function (saying thank you, greetings, congratulations, approval, disapproval, etc.), examples of English and Polish correspondence (personal and social correspondence, employment and business correspondence, which clearly show differences in the layout of letters and CVs), and thematically grouped typical expressions from 40 fields. The last part is very useful for quick reference and it includes:

- general notes on the use of terms related to British regions and counties, countries and continents;
- practical notes about Polish geographical names, including names for Polish regions, such as *Śląsk (Silesia)* or *Pomorze (Pomerania)*; newly created administrative districts (names of provinces);
- currencies and measurements (volume, weight, temperature, area);
- military ranks (UK, US and PL equivalents);
- numerals (however, only Polish numerals; it is a pity there is no corresponding usage of English numerals);
- tables of equivalent sizes for men's and women's shoes and clothing (UK, US and PL equivalents).

Unfortunately, there are no notes about differences in English and Polish punctuation rules, which—as my observations as a proofreader show—are sometimes problematic even for professional translators.

Compared to the English-Polish volume, the descriptive part of the Polish-English Dictionary is virtually nonexistent. The Dictionary does not have a corresponding explanation of Polish grammar, but only a two-page supplement at the end: "How to interpret inflexional information." The inside back covers contain a conversion of Polish metric measurements and traditional weight units into UK and US ones.

The Kosciuszko Foundation Dictionary

- [Este traductor no es un gallina: El trasvase del humor audiovisual en Chicken Run](#)

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The New English-Polish and Polish-English Kosciuszko Foundation Dictionary

Chief Editor: Prof. Jacek Fisiak

Publisher: Universitas, 2003.

ISBN 0-917004-26-4

ISBN 83-7052-574-1

Price in Poland (2 volumes, hardcover, CD-ROM): PLN 238 (~ US \$63)

The Kosciuszko Foundation Dictionary ("KF Dictionary") was prepared at the School of English of the Adam Mickiewicz University in Poznań (Poland) from 1998 to 2002 and it was edited by Prof. Jacek Fisiak. It is 60 per cent larger than its predecessor from the '60s and is the largest bilingual dictionary of *American* English (with American pronunciation) in Poland. The English-Polish volume has 1,760 pages while the Polish-English volume has 1288 pages. It contains over 140,000 head-words, 400,000 meanings and 100,000 idioms and fixed phrases (however, the authors do not give a breakdown for the Polish-English and English-Polish volume). It seems that the authors of the two dictionaries apply different measures because the KF Dictionary is only slightly smaller than the PWN-Oxford Dictionary (which claims to have 500,000 entries in a single volume). The KF Dictionary format is ca. 15% smaller and its font size is ca. 1 point larger. Moreover, the EN-PL volume of the KF Dictionary has ca. 400 pages more while the PL-EN volume has ca. 150 pages less than the PWN-Oxford Dictionary.

The KF Dictionary is based on *Merriam-Webster's Third New International Dictionary*, *Longman's Advanced American English Dictionary*, *NTC's American English Learner's Dictionary*, *Random House Webster's Dictionary of American English*, *Cambridge Dictionary of American English* and *the Shorter Oxford Dictionary*, as well as numerous specialized Polish-English dictionaries. It is more convenient to use than the PWN-Oxford due to a three-letter thumb index. The inside cover contains a very useful list of important public notices (including: *Hard hat area*, *Neighborhood crime watch*, *No Soliciting*). The descriptive part is very short: English pronunciation, list of irregular English verbs, and numerals. There is no explanation of English grammar. The inside back cover contains a list of Marine Water Bodies (which is useful, but wouldn't a list of major cities be more convenient for quick reference?).

The Polish-English volume is ca. 500 pages shorter. It contains an 11-page guide to the Polish grammar with tables of Polish irregular forms (the PWN-Oxford Dictionary does not have a description of Polish grammar at all). According to the description, the inside covers contain 'useful everyday expressions', regions of Poland (but only Polish names) and countries of the world for quick reference. It is a pity that there are no typically Polish public notices, as in the English-Polish volume. The 'usefulness' of the expressions listed may be questioned. Few out of 57 expressions relate to problems with communication, i.e. *Możesz mówić wolniej* (Speak more slowly) or orientation *Zabłądziłem* (I'm lost). Surprisingly, the

remaining 'everyday' expressions prepare non-native speakers of Polish for unpleasant contacts with the police or criminals: *Łapy przy sobie* (Get your hands off), *Puść mnie* (Let go of me), *Ręce do góry* (Hands in the air), *Jesteś aresztowany* (You are under arrest) or *Przestań za mną chodzić* (Stop following me). After all, things are not that bad in Poland.

CD-ROMS

As far as the PWN-Oxford Dictionary is concerned, only the English-Polish volume is accompanied by a CD-ROM with the dictionary recorded on it. In fact, the CD-ROM appeared at a later date than the dictionary itself; hence, it may be supposed that the Polish-English volume will also be available on the CD-ROM. The PWN-Oxford CD-ROM is convenient to use: you can copy it on your computer and use it directly without the need to insert the CD-ROM each time you want to use it. It is not the case with the KF Dictionary CD-ROM: it has to be placed each time in the drive. When you install it on your computer, it may send error messages but it will install in the end. Both the English-Polish and Polish-English volumes are available on a single disc.

2. Comparison of the Polish-English Dictionaries

It is undeniable that the two dictionaries provide a great improvement in the work of translator. They were prepared with a high degree of professionalism and made me regain my belief in general English-Polish Dictionaries. They contain both general vocabulary and semi-specialized terminology related to law, economics, computers, army, medicine, sports, science and they also account for recent changes in the field of business, law, politics and administration. The dictionaries list entries of different registers, including formal language, archaisms, but also modern slang, colloquial and vulgar expressions. For example, you can find *spoko*, *matoł*, *kicha*, *wsiowy*, *wyro*, *pedał*, *pierdolnięty*, and even *siema* to name but a few. Sometimes it may be worth looking up both dictionaries: the KF Dictionary offers more collocations and examples for *ściemniać* (e.g. *Nie ściemniaj mi tu, dobra?*; *Ściemniłem ją na mój nowy samochód*) while the PWN-Oxford has more options for the Polish most popular vulgarism *kurwa*.

Advantages are obvious and unquestionable. I would like to point out a few issues which popped up during my use of the dictionaries. Since I specialize in legal, financial and insurance translations, I will focus on these particular fields.

In most cases the dictionaries provide well for the new administrative context. However, there are some inconsistencies connected with Polish **administrative districts**. The new districts were introduced in the '90s and their names pose a certain problem for translators because there is no uniform agreement on how they should be translated into English or whether they should be translated at all. Let's consider *powiat* and *gmina*.

- a. In the descriptive part of the PWN-Oxford English-Polish volume, it is suggested that **powiat** should be translated as *county*, e.g. *powiat sieradzki* = *county of Sieradz*. However, the authors seem to have forgotten about their earlier recommendation in the Polish-English volume because they provide no equivalent under the *powiat* entry, but only the following explanation "second level of local government administration in Poland." On the other hand, the entry for the adjectival form of *powiat* (i.e. *powiatowy*) is "≈ county." This inconsistency may make you wonder whether the term should be translated as *county* or left in Polish as *powiat*. If the former, should it be spelt 'powiat' or 'poviat' as other sources suggest? The KF Dictionary does not make the translator's life easier: it proposes a completely different term *district* as an equivalent of Polish *powiat*. It is *county* that is more frequently used by Polish translators in this context. It is a slight disappointment that neither of the Dictionaries have collocations for *powiat ziemski* and *powiat grodzki*.
- b. Similar problems may be found in the *gmina* entry. The descriptive part of the PWN-Oxford Dictionary recommends the translation of *gmina* as *urban/rural districts*, e.g. *gmina Sieradz* = *Sieradz urban district*. The entry *gimna* in the dictionary proper proposes *district* without the adjectives "urban/rural" as recommended earlier (it implies that *gmina* should not be left in Polish). It is a pity there is no corresponding and revealing explanation as in the *powiat* entry that *gmina* is the third level of local government administration. It may be noted that the PWN-Oxford proposal for the third level of local government administration is the same as the KF Dictionary proposal for the second level (!). Another problem with the term *district* is its frequent use as an equivalent of *rejon* in Polish (the PWN-Oxford entry for *rejon* has *district* as a first equivalent), e.g. *sąd rejonowy* is commonly translated as *district court*. This may lead to further confusion. Surprisingly, the entry *wójt* (i.e. *gmina* governor) is rendered as "≈ borough leader," which may suggest that *gmina* should be translated as *borough*. However, this word is not listed under the *gmina* entry at all, which is a gross inconsistency. The KT Dictionary provides a more satisfactory account of *gmina*. It informs that *gmina* is a *commune* in Europe, *district* and *borough* in the UK, *township* in the USA and *borough* in New York. Indeed, the first equivalent is most frequently used by those Polish translators who decide to translate *gmina* at all.

Similar problems may be spotted in other administrative entries, e.g. *sejmik*, *starostwo*, *starosta*, *sołtys*, because both dictionaries have different proposals. To make things worse, the terminology proposed by the dictionaries differs from the one proposed by TEPIS (Polish Society of Economic, Legal and Court Translators) and the Convention of Polish Parliament Speakers (http://www.tepis.org.pl/biuletyn/41/sam_anglia.htm), which is generally oriented toward leaving Polish names with the English spelling, omitting the Polish diacritics (e.g. *sołtys* instead of *sołtys*). Would a non-speaker of Polish know who *sołtys* is if he/she found this word in an English text? I doubt it. It is however unquestionable that it is necessary to work out a uniform agreement on the English equivalents of administrative terms, the more so that the new dictionaries did not solve this problem.

In respect of **legal** terms, both dictionaries contain a great number of expressions which

were recently introduced or were unsuccessfully rendered in the old dictionaries: *sąd grodzki*, *prawomocny*, *komornik*, *dofinansować*, *zasądzić*, *lokal użytkowy*, *właściwość sądu* and *lustracja* (the PWN-Oxford even offers collocations *lustracja posłów* and *lustracja akt personalnych*). I was pleasantly surprised by the number of collocations provided by the PWN-Oxford for *ewidencja* (e.g. *ewidencja pacjentów*, *ewidencja wydatków*, *ludności*, *gruntów*, *dostęp do ewidencji*, *prowadzić ewidencję*, *sporządzić szczegółową ewidencję*) and *rejestr* (e.g. *rejestr urodzeń*, *centralny rejestr skradzionych pojazdów*, *rejestr zabytków*, *rejestr handlowy*, *rejestr statków*). I even found *podatek katastralny* and *kataster* in the KF Dictionary, though not in the PWN-Oxford Dictionary. Both dictionaries have popular abbreviations, such as: NIK, PESEL, ZUS and NSA (only in the KF Dictionary). However, you will not find RIO, GUC, GUS, PFRON.

My greatest disappointment concerning the legal terminology is related to the types of companies which may be currently established in Poland. The new Polish Code of Commercial Companies (binding since 1 January 2001; hence, it should have been accounted for by both the Polish-English Dictionaries) introduced new forms of companies, dividing them into *spółki osobowe* (partnerships) and *spółki kapitałowe* (companies). The former includes: *spółka jawna*, *spółka partnerska*, *spółka komandytowa*, *spółka komandytowo-akcyjna* and the latter: *spółka z o.o.* and *spółka akcyjna*. The PWN-Oxford has only *spółka z o.o.* and *spółka akcyjna* and does not have any equivalents for partnerships! Thankfully, the smaller KF Dictionary has more options: *spółka akcyjna*, *jawna*, *kapitałowa*, *komandytowa*, *osobowa*, *cywilna*, *sp. z o.o.*. Instead of *spółka cywilna* (which was withdrawn by the new Code), there should be *spółka komandytowo-akcyjna* and *spółka partnerska*. Besides, equivalents proposed for *spółka jawna* and *spółka cywilna* are unsatisfactory. The Dictionary renders *spółka jawna* as *unlimited company* although it is in fact a type of partnership (*spółka osobowa*) and although it recommends translating *spółka osobowa* as a *partnership*. Other specialist sources, e.g. *Polsko-angielski słownik terminologii prawniczej* by Ewa Łozińska-Małkiewicz and Joanna Małkiewicz, propose translating *spółka jawna* as a *general/registered partnership* (and not *unlimited*) and *spółka cywilna* as a *private partnership* (and not *general partnership* as the KF Dictionary proposes because this term is popularly used as an equivalent of *spółka jawna*).

Another unsolved area is related to two Polish-specific types of agreements: *umowa o dzieło* and *umowa zlecenie*. The former is not listed in the KF Dictionary but may be found in the PWN-Oxford as *a contract for a specific task*. The latter is inconsistently treated by the PWN-Oxford as a *freelance agreement* under the *zlecenie* entry and as a *fee-for-task agreement* under the *umowa* entry. The former equivalent is confusing because freelancers such as translators, writers, artists, consultants, etc. would enter into *umowa o dzieło* rather than *umowa zlecenie* under the Polish law (mainly due to a more favorable tax treatment). The KF Dictionary does not have a separate entry for *umowa zlecenie* but only *commission*, *contract* under the *zlecenie* entry. Polish translators frequently use terms proposed by TEPIS in its translation of the Polish Civil Code: *a contract for specific work* (as *umowa o dzieło*) and *a contract of mandate* (as *umowa zlecenie*). Similar problems may be observed with equivalents for the typical parties of *umowa zlecenie*, i.e. *zleceniodawca* and *zleceniobiorca*. The former is listed by the PWN-Oxford Dictionary as an *employer*, which does not reflect the

idea behind the Polish term. This type of agreement differs significantly from the contract of employment and establishes an independent relation between the parties (although in some cases *zleceniodawca* may be one's employer). The KF Dictionary proposes *client/customer*, which are frequently used. It would be also possible to use *the ordering party*, which is listed by neither of the dictionaries. *Zleceniobiorca* is rendered as a *contractor/freelancer* by the PWN-Oxford Dictionary and as a *firm accepting an order* by the KF Dictionary. The latter reflects the meaning of the Polish term but it is rather long and unpractical to use. I find it more convenient to use the term *contractor* as proposed by the PWN-Oxford Dictionary.

In respect of **insurance** vocabulary, you can, for example, find *polisa* and *ubezpieczenie od odpowiedzialności cywilnej* (however, you will not find *przypis składki*, *koasekuracja* or *szkodowość*). It is good to find *autocasco* in both dictionaries but neither of them have the corresponding and very popular abbreviation of *autocasco*, i.e. *AC* (which is only listed as *before Christ*). The KF Dictionary has *ubezpieczony* (the insured) and *ubezpieczyciel* (insurer), but not the third type of party which may be found in insurance contracts, i.e. *ubezpieczający* (i.e. the insuring party/policy holder). I was greatly disappointed not to find *ubezpieczony*, *ubezpieczyciel* and *ubezpieczający* in the larger PWN-Oxford Dictionary, which in my opinion is a serious omission. This Dictionary does not have *franszyza* either which may be found in the KF Dictionary (*franchise*).

The Dictionaries also have a great number of **financial** terms, e.g. *odsetki za zwłokę*, *odsetki zaległe*, *termin płatności*, *zadłużenie*, *kasa mieszkaniowa*. However, the KF Dictionary does not have *przeterminowany* for the financial context (only for the context of food), in contrast to the PWN-Oxford Dictionary, which proposes *overdue*. Another term rendered unsatisfactorily by the KF Dictionary is the verb *zaksięgować/księgować*: it has only *keep the books*, *do the accounts*. I note with satisfaction that the PWN-Oxford Dictionary has the meaning *to enter*, *to post* an amount, which would allow one to translate *zaksięgować kwotę na koncie* into English.

There are also some problems related to the **accounting** terminology, in particular to balance-sheet items. Neither dictionary has *rozliczenia międzyokresowe czynne/bierne*, *przychody przyszłych okresów* or *kapitał zapasowy*. The Polish term *zobowiązania* is rendered as *liabilities* and *obligations* by the KF Dictionary while the PWN-Oxford Dictionary has only *financial obligations*. The term *liabilities* is frequently used in the balance-sheet and should also be included. It was also disappointing not to find typical balance-sheet equivalents of *należności* as proposed by other specialist sources (e.g. *debtors*, *accounts receivable*, *receivables*, etc.). Fortunately, the KF Dictionary has *majątek obrotowy* (*current assets*) and *majątek trwały* (*fixed assets*), which are not listed in the PWN-Oxford Dictionary at all! However, you will not find more detailed collocations, such as *finansowy/rzeczowy majątek trwały* (*financial/tangible fixed assets*). Furthermore, it would be difficult to translate *wartości niematerialne i prawne* with the KF Dictionary because the entry *niematerialny* lists only *non-materialistic* although the English-Polish volume includes the entry *intangible assets*.

Let me emphasize that such ambitious projects are bound to contain some errors and

inconsistencies. Let's hope that they will be eliminated in future editions. It may take years to standardize English equivalents of new Polish terms introduced by extensive reforms transforming Poland from a Communist country to a free market country.

3. Comparison of English-Polish Dictionaries

Like the Polish-English Dictionaries, the English-Polish volumes contain modern contemporary language (e.g. *placebo, brunch, street credibility*), general and semi-specialized terms from various registers. Both dictionaries are of invaluable help to translators. Again, I want to focus on problematic areas related mainly to financial and legal vocabulary.

Both dictionaries have **abbreviations**, such as *c/o, FOB, MV* (motor vessel), *asap*, but only the smaller KF Dictionary has *L/C* (as a *letter of credit*) and the *P/L* account. One may also note an inconsistency related to the *CEO* abbreviation in the KF Dictionary, which proposes *prezes zarządu* and *Prezydent Stanów Zjednoczonych* under the *CEO* entry and only *dyrektor naczelny* under the *chief executive officer* entry.

In respect of **legal** terminology, you may find *disclaimer, waiver, indemnify, acts of God* (only the KF Dictionary). The word *stakeholder* is rendered unsatisfactorily, especially by the PWN-Oxford Dictionary only as *bukmacher*. The KF Dictionary has more options: *udziałowiec, osoba (bezpośrednio) zainteresowana, krupier, komisarz*. The second term is closest to the recently popular Polish equivalent of *stakeholder*, i.e. *interesariusz*. Another problematic term is *cover letter*: both dictionaries provide only *list przewodni*. However, in the context of resumes, *list motywacyjny* would naturally be used and this expression has 27,800 Google hits. For comparison *list przewodni* has only 484 hits and is rarely used in the context of resumes but rather as an introductory letter to a folder, catalogue or a brochure.

Certain **financial** terms strike with their unnaturalness or lack of terms that would be used by specialists. The term *debt service*, listed only in the KF Dictionary, is rendered as *kwota przeznaczona na obsługę długu*. This long expression sounds rather clumsy and it is better to use *obsługa zadłużenia*. *Withholding tax* is rendered by the PWN-Oxford Dictionary as *podatek potrącony* (consistent with the term provided by *Międzynarodowy Słownik Podatkowy*, next to *podatek potrącany u źródła*). The term proposed by the KF Dictionary, *podatek odciągany przez pracodawcę*, is inadequate. First of all, the collocation *podatek odciągany* is rare. Secondly, the addition of *pracodawca* (employer) is overspecification because a withholding tax is also a tax on interest and dividends and hence it is not always connected with the employer-employee relation. Another term is *income bracket* listed by the PWN-Oxford Dictionary as *grupa dochodu*; however, the term popularly used in Poland is *próg podatkowy*.

I note with pleasure that the KF Dictionary lists the collocation *assets and liabilities* (*aktywa i pasywa*) under the *assets* entry. In general, the KF Dictionary seems to provide better

specialist **accounting** terms, in particular balance-sheet items, which are consistent with the Polish Accountancy Act (see the Table below):

English term	PWN-Oxford Dictionary	KF Dictionary
current assets	środki obrotowe	majątek obrotowy The term used in the balance-sheet
fixed assets	środki trwałe	majątek trwały The term used in the balance-sheet
financial assets	Not found	finansowe składniki majątku trwałego The simpler term <i>finansowy majątek trwały</i> is also possible
intangible assets	aktywa niematerialne It sounds unnatural and is a word-for-word translation.	wartości niematerialne i prawne The term used in the balance-sheet
tangible assets	aktywa materialne It seems to be a word-for-word translation (57 Google hits).	rzeczowy majątek trwały The term used in the balance-sheet (1,680 Google hits, Accountancy Act)
cash assets	aktywa gotówkowe It sounds unnatural (only 4 Google hits) and is a word-for-word translation; the Polish equivalent is <i>środki pieniężne</i> .	Not found

receivables	wierzytelności The <i>receivables</i> entry should also contain the popular <i>należności</i> .	należności
accounts receivable	należności	zestawienie należności It should be <i>należności</i> .
accounts payable	Not found	zestawienie wierzytelności It should be <i>zobowiązania</i> .
liabilities	należności, pasywa, zobowiązania <i>Zobowiązania</i> should be listed in the first place; <i>należności</i> and <i>zobowiązania</i> are placed in the opposite sides of the balance-sheet and should not be confused in translation.	zobowiązania, pasywa

The rendering of *profit and loss account* as *rachunek zysków i strat* (the KF Dictionary) is consistent with the Polish Accountancy Act and general usage. The PWN-Oxford Dictionary mixed up the word order in its *rachunek strat i zysków*; it also provides an older name *rachunek wyników*. On the other hand, the PWN-Oxford has the correct equivalent for the *cash flow statement* (surprisingly, not listed in the KF Dictionary at all) and renders *management accounting* as *rachunkowość zarządcza* (the KF Dictionary has only *kalkulacja kosztów*).

I also spotted a few omissions related to the **banking** vocabulary. *Letter of credit* was rendered as *akredytywa* by the PWN-Oxford Dictionary and by the KF Dictionary under the *letter of credit* entry. The KF Dictionary is, however, inconsistent because it provides *list kredytowy* (very rarely used in Polish) under the *credit* entry. It is a pity that neither Dictionary has the frequent equivalent *kredytodawca* under the *creditor* entry, but only *wierzyciel*. Similarly, *borrower* is only *pożyczkobiorca*, and not also *kredytobiorca*. The KF Dictionary also lists *loaner* as *wierzyciel* and *loanee* as *dłużnik* (*pożyczkodawca* and *pożyczkobiorca*, respectively, should also be included under these entries).

In respect of financial instruments *futures* and *forwards*, neither dictionary contains information that these terms are commonly used in Polish in the English version. The dictionaries propose *transakcje/kontrakty terminowe* for both instruments. This Polish

equivalent is basically correct but it is too general to reflect differences between the two instruments. Both *futures* and *forwardy* (please note the Polish plural marker, which points to a certain assimilation of the term into Polish) are a type of *transakcje terminowe*; however, the former are traded over an exchange while the latter are traded over the counter, to name but one difference. Another error may be found in the PWN-Oxford proposal for *financial futures market* as *terminowy rynek papierów dłużniczych*. First of all, the expression *papiery dłużnicze* strikes with unnaturalness (the correct collocation is *papiery dłużne*); secondly, the adequate Polish equivalent is *rynek finansowych kontraktów futures*.

The problem whether to use an English-sounding word in Polish or an inadequate or clumsy Polish expression may be seen in a wider perspective. Recently Polish has borrowed a large number of words from English. Some of them are already well assimilated in Polish, e.g. *Internet, e-mail, snowboard, broker, gej*. Other borrowings are still in the transition phase, which may be reflected in their double variants of spelling:

English term	PWN-Oxford Dictionary	KF-Dictionary
<i>leader</i>	<i>lider and leader</i>	<i>lider</i>
<i>businesswoman</i>	<i>businesswoman</i>	<i>bizneswoman</i>
<i>baseball cap</i>	<i>bejsbolówka</i>	<i>baseballówka</i>
<i>clearing</i>	<i>kliringowy</i>	<i>clearingowy</i>

It leads one to wonder whether—since both spelling variants are acceptable and correct—the dictionaries should not list both forms in the corresponding English entries.

In some important cases the dictionaries under consideration do not acknowledge the use of English borrowings but provide Polish translations contrary to popular usage. These include:

- **MBA**: both dictionaries provide an inadequate Polish equivalent *magister zarządzania* without any information that *MBA* is commonly used in the English version. For example, the collocation *studia MBA* (MBA studies) has as many as 15,500 Google hits. The Polish equivalent is inadequate because a graduate of the Faculty of Management at a Polish university is awarded the title of *magister zarządzania* (called *mgr*), which does not entitle him/her to refer to it *MBA* unless he/she completes a separate 2-year postgraduate studies.
- The entry **outsourcing** has only Polish equivalents: *zlecenie wykonania usług na zewnątrz* (PWN-Oxford Dictionary) and *zatrudnianie osób spoza firmy* (KF Dictionary). There is no note that *outsourcing* was borrowed into Polish. The word is well assimilated into Polish: the form *outsourcingu*, which has the Genitive case marker *-u*, gives 17,400 Google hits on Polish pages.
- Similarly, the entry **outplacement** contains only long descriptive Polish phrases:

reorientacja zawodowa dla zwalnianych pracowników (PWN-Oxford Dictionary) and *szukanie zatrudnienia dla zwalnianych pracowników* (KF Dictionary). However, specialist companies use the English term *outplacement*. The form *outplacementu* with the Genitive case marker has 1,910 Google hits.

- The marketing term **benchmark** is only explained as *punkt odniesienia*. The word *benchmarki* (with the Polish plural marker) gives 20,200 Google hits, which points to its high assimilation in Polish. *Benchmarking* is only listed in the PWN-Oxford Dictionary as *analiza porównawcza* while specialists simply use *benchmarking* in Polish.
- **Bankassurance** is listed only by the PWN-Oxford Dictionary as *ubezpieczenie za pośrednictwem banku*. Actually, the popular Polish equivalent, which may be found on web sites of major Polish insurers and banks, e.g.: Allianz, Warta, PZU Życie, Nordea Życie, Kredybank, PKO BP, is the French borrowing *bancassurance* spelt with "c." The Dictionary should have accounted for this equivalent.
- Only the PWN-Oxford Dictionary lists *online* and *offline* as one of Polish equivalents of English *online* and *offline*. The KF Dictionary provides only Polish descriptive phrases, which is an error. Any user of the Polish version of Internet Explorer can enter *pomoc techniczna online* or *pracuj w trybie offline* from the Main Menu bar.

Whenever the borrowing is commonly used in the English version, the dictionary should include a corresponding note and provide convenient explanation in brackets if necessary. Although language purists may disagree, the use of borrowed English terms is sometimes necessary. It is motivated economically since borrowings are often shorter and more precise.

Professional Polish-English translators should have at least one of the above discussed dictionaries. I would recommend having them both because as demonstrated above, at some points the PWN-Oxford may have more or better options while at others it may be the KF Dictionary. I hope to have demonstrated that despite its smaller size, the KF Dictionary is not always a 'loser' because it may contain entries which are not to be found in the PWN-Oxford Dictionary (and *vice versa*). Let me conclude this review with the remark that the authors and publishers of the dictionaries should be congratulated on the scope of their projects. It is a huge step forward toward making the life of Polish translators easier.

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