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VII

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THE ORIGIN OF SOME BUSINESS TERMS

One of the obvious signs of the status of English as a global language has been the extent of borrowing of English terms into other languages. The basic international vocabulary of business and economy, the most relevant and upcoming fields of life, is now English. World's newspapers are full of business terms like adverts, recycling, budget, banking, balance, marketing, management, price etc. [397, 8] Replenishment of the international business terminology with Anglicisms still continues.

At the same time it is true that English vocabulary, which is one of the most extensive among the world's languages, contains an immense number of words of foreign origin, including business terms. Where have they all come from? How have they arrived in this category? Explanations for this should be sought in the history of the language, which is closely connected with the history of the nation speaking the language. The life stories of business terms can be of interest not only to etymologists but also to professionals and students who study business and economics. Study of the origin and lexical evolution of business words can be helpful for fundamental understanding their substance and a subject as a whole. Besides, language is also a fundamentally formative social factor affecting world-view and culture.

Some fifty years ago a great medievalist, the Reverend Professor Walter W. Skeat observed: "The history of the English language is one of the fascinating and inexhaustible subjects, yet the number of students who have even an elementary knowledge of it is extremely small". [xii, 8]

The aim of this article is to introduce the lexical development of some commonly used business terms— when they entered a language, from what source, and how their form and meaning have changed over time. The main sources of our research were etymological dictionaries and books on history and etymology of English words.

The life stories of words need a fixed backdrop. So, first, there is a little history before the stories of individual words. The periods of development of the English language are called Old English, or Anglo-Saxon (from about AD 449 to 1100), Middle English (from about 1100 to 1450), and Modern English (after the beginning of the 16th century).The basic roots and core vocabulary of English are Anglo-Saxon or Old English, a West-Germanic variety, deriving from ancient Germanic word-hoard brought to England by the Angles, Saxon and Jutes in the fifth century. To this skeleton or foundation there have been two further additions from the continent of Europe. The first is a Romance element, the legacy of the conquering Norman-French elite who took control of the land after a battle of Hasting in 1066.The second element is classical, taking the form of a more bookish, learned, abstract and technical vocabulary of Latin and Greek terms steadily accumulated by authors and scholars from late medieval times and given increasing impulse by the development of printing from the late fifteenth century.

The role of Latin and French, in particular, in growth of English vocabulary has been immense. The Norman Conquest led to an enormous enrichment of the English vocabulary and generated a new kind of English called Middle English. During the Anglo-Norman period the ruling class spoke Anglo-Norman, while the peasants spoke the English of the time. Anglo-Norman was the conduit for the introduction of French into England. Dominance of the Normans is shown in words which establish and define their regime. Much of modern vocabulary of finance, an essential arm of authority, derives from the Normans: hence *account, balance, budget, dues, debt, fine, price, receipt, revenue, tax, interest, rent, cash and treasury*. [114, 8]

Flavell L. R. in his work "The chronology of words and phrases" selected three general approaches of word presentation in books and dictionaries on etymology. In most etymological

guides entries begin with a particular term in the language and go on to trace its linguistic origins. Thus, HughesG.A., Auto J., Harper D. focus on the word and its linguistic origins and bring in some of contemporary social, literary or political history in so far as this is necessary to explain the origin or use of the expression. Other books follow a time-style of presentation: Grun B., Gossling W.A. and Little C.E. begin with word and go on to the historical world for clarification, but they do not concern themselves with the linguistic implication of historical events. In the third type of presentation the direction is from events in the world to their impact on language. Flavell L. and Flavell R., Hughes G., Baugh A.C. and Cable T. A look at the historical events and then investigate what the results were on the English language. [11, 4]

The most common international business terms and their life stories found in different etymological sources are given bellow. All the words are shown with a date which denotes the year or the century in which they are first recorded in English. Abbreviations used are: OE - Old English, A.-S. - Anglo-Saxon, M.E. - Middle English, O.Fr. - Old French, M.Fr.- Middle French, O.N. - Old Norse, L. - Latin, L.L. – Late Latin , It. – Italian, O.It. –Old Italian, O.H.G. – Old High German, O.Ir. – Old Irish, Gmc. – Germanic, O.H.G.- Old High German, PIE – Proto-Indo European, Skt. – Sanskrit, Prov. – Provensal, Gk. – Greek, Anglo-L.- Anglo- Latin, Fr. – French, OCS – Old Church Slavonic, c. – century.

Busy (O. E.) Busy goes back to an Old English *bisig*, which also meant 'occupied'. Apart from Dutch *bezig*, it has no apparent relatives in any Indo-European language and it is not known where it came from. The sense 'inquisitive' from which we get *busybody* (16 century) developed in the late 14th century. *Business* was originally simply a derivative formed from *busy* by adding the suffix *–ness*. In Old English it meant 'anxiety, uneasiness', reflecting a sense not recorded for the adjective itself until the 14th century. The modern commercial sense seems to have originated in the 15th century. The modern formation *business*, reflecting the fact that business can no longer be used simply for the 'state of being busy, is 19th century. [85, 1]

Bank (12 c.) The various disparate meanings of modern English *bank* all come from ultimately from the same source, Germanic **bank-*, but they have taken different routs to reach us. Earliest to arrive was "ridge, mound, bordering slope", which came via a hypothetical Old Norse *banki*. Then came *"bench"* (13 century) (now obsolete except in sense "series of rows or tiers" – as in typewriter's bank of keys; this arrived from Old French *banc*, which was originally borrowed from Germanic *bank-* (also the source of English *bench*). Finally came "moneylender's counter" (15 century), whose source was either French *banque* or Italian *banca* - both in any case deriving ultimately once again from Germanic **bank-*The current sense, "place where money is kept", developed in the 17th century.

The derived *bankrupt* (16c) comes originally from *banca rotta*, literally "broken counter" (*rotta* is related to English *bereave* an *rupture*); a broken counter or bench was symbolic of an insolvent money lender [49, 1]

According to Online Etymology Dictionary, bank is a "financial institution," 1474, from either O.It. *banca* or M.Fr. *banque* (itself from the O.It. term), both meaning "table" (the notion is of the moneylender's exchange table), from a Gmc. source (cf. O.H.G. *bank* "bench"). The verb meaning "to put confidence in" (U.S. colloquial) is attested from 1884. *Bank holiday* is from 1871, though the tradition is as old as the Bank of England. *Bankroll* (v.) "to finance" is 1920s. To *cry all the way to the bank* was coined 1956 by flamboyant pianist Liberace, after a Madison Square Garden concert that was packed with patrons but panned by critics. [7]

Budget Originally, a budget was a "pouch". English got the word from Old French *bougette*, which was a diminutive form of *bouge* "leather bag" (from which we get *bulge*). This came from Latin *bulga*, which may have been of Gaulish origin (medieval Irish *bolg* "bag" has been compared). The world's financial connotations arose in the 18 century, the original notion being that the government minister concerned with treasury affairs opened his budget, or wallet to revel what fiscal measures he had in mind. The first reference to the expressions occurs in a pamphlet called "The budget opened" 1733 directed against Sir Robert Walpole:" The earliest recorded use of the word non-satirically in this sense seems to be from 1764. [80,1]

From Online Etymology Dictionary: Budget 1432, "leather pouch," from O.Fr. *bougette*, dim. of *bouge* "leather bag, wallet," from L. *bulga* "leather bag," of Gaulish origin (cf. O.Ir. *bolg* "bag," Bret. *bolc'h* "flax pod"), from PIE **bhelgh-*. Modern financial meaning (1733) is from notion of treasury minister keeping his fiscal plans in a wallet. The verb in this sense is from 1884. Another 18 century transferred sense was to "a bundle of news," hence the use of the word as the title of some newspapers. [7]

Capital (13 c.) Etymologically, *capital* is something that is at the top or "head"; it comes from Latin *caput* "head". The various current English uses of the word reached us, however, by differing routes. The first to come was the adjective, which originally meant simply "of the head": this came via Old French *capital* from Latin *capāitlis*, a derivation of *caput*. The other senses of adjective have derived from this: "capital punishment" (the death penalty),for instance, comes from notion of a crime which affects the head, or life. Its use as a noun dates from *capital* "top of the column" also comes from Latin *caput*, but in this case the intermediate form was the diminutive *capitellium* "little head" which reached English inthe14th century via Old French *capitel*. [92, 1]

Online Etymology Dictionary : **Capital** c.1225, from L. *capitalis* "of the head," from *caput* (gen. *capitis*) "head". A *capital* crime (1526) is one that affects the life, or the "head." The noun for "chief town" is first recorded 1667 (the O.E. word was *heafodstol*). The financial sense (1630) is from L.L. *capitale* "stock, property," neut. of *capitālis*. Of ships, "first-rate, of the line," attested from 1652. *Capital letters* (c.1391) are at the "head" of a sentence or word. *Capitalism* first recorded 1854; originally "the condition of having capital;" as a political and economic system, 1877. *Capitalist* is 1791, from Fr. *capitaliste*, a coinage of the Revolution and a term of reproach. [7]

According to "The chronology of Words and Phrases" the medieval Latin term *capāitle*, denoted " property, principal stock of wealth". It was the neuter form of the Latin adjective *capāitlis* (the source of English *capital*) which meant " chief, principal", being derived from the noun *caput*, "head".*Capitale* was borrowed into Old French as *chatel* and from there passed into Old Northern French and then into Anglo-Norman as *catel* , a term denoting " personal property.[24, 4]

Cash (16 c.) *Cash* originally meant 'money –box'. English acquired it via French *casse* or Italian *cassa* from Latin capsa 'box' (source of English *case*). It was not until the mid 18 century that this underlying sense died out, leaving the secondary 'money' (which had already developed before the word entered English). *Cashier* 'person in charge of money' (16 century) is a derivative, coming from French *caissier* or perhaps from Dutch *cassier*, but the verb cashier 'dismiss' (16 century) is completely unrelated. It comes from Dutch *casseren*, a borrowing from Old French *casser* 'discharge, annul'. This in turn goes back to Latin *quassāre* 'break up', source of English *quash* [96, 1]

Online Etymology Dictionary adds: Cash (1593), from M.Fr. *caisse* "money box," from Prov. *caissa*, It. *cassa*, from L. *capsa* "box", originally the money box, but the secondary sense of the money in it became sole meaning 18c. Verb meaning "to convert to cash" (as a check, etc.) is first attested 1811. Like most financial terms in Eng., ultimately from It. (cf. *bankrupt*, etc.). Not related to (but influencing the form of) the colonial British *cash* "Indian monetary system, Chinese coin, etc.," which is from Tamil *kasu*, Skt. *karsha*, Sinhalese *kasi*. [7]

Market Markets have always existed for the sale and purchase of local produce. The word *market* can be traced back to Latin word *merx* which meant **"merchandise".** A verb mercārī, ' to trade' was derived from this and its past participle gave the word *mercātus* to denote 'trade' and also a 'market'. In Vulgar Latin the noun changed to unattested *marcātus* and from there it was borrowed into Middle English as market around the middle of the twelfth century.[42,4] The now seldom used synonym *mart* (15 century) comes from early modern Dutch *mart*, a variant of *markt* 'market'. [342, 4]

Medieval markets were established by charter and carefully regulated. Tolls were demanded for permission to trade and fines imposed by the market court for any infringement of regulation. Since they were held weekly, markets could not be set up too close together for fear of damaging

trade elsewhere. It was calculated that a man could expect to cover 20 miles (32 kilometers) on foot in one day before nightfall. This distance was divided by three

to allow for the walk to market, buying and selling and the return journey. Thus 10 ½ kilometers was established as the statutory distance between markets. [42, 4]

Commerce (16 c.) *Commerce* is etymologically related to *market, merchandise, merchant, and mercury*. It comes, perhaps via French *commerce*, from Latin *commercium* 'trade', a compound noun formed from the collective prefix *com-* 'together' and *merx* 'merchandise'. [122, 1]

Online Etymology Dictionary: 1537, from M.Fr. *commerce*, from L. *commercium* "trade, trafficking," from *com-* "together" + *merx* (gen. *mercis*) "merchandise". *Commercial* is 1687 as an adjective; as a noun meaning "advertising broadcast on radio or TV" it is first recorded 1935. [7]

Mercandise c.1290, "commodities of commerce," from Anglo-Fr. *marchaundise*, from *marchaunt*. The verb is recorded from 1382. [7]

Account c.1300, "reckoning of money received and paid;" from O.Fr. *acont* "account," from *à* "to" + *cont* "count," from L.L. *computus* "a calculation," from L. *computare* "calculate". Sense of "narration" is first attested 1614. The verb meaning "to reckon for money given or received" is from 1393; sense of "to explain" (c.1710) is from notion of "answer for money held in trust." Transf. sense of "value" is from 1377. Modern Fr. differentiates *compter* "to count" and *conter* "to tell," but they are cognates. *Accountant* in the sense of "professional maker of accounts" is recorded from 1539. [7]

Bill "written statement," c.1340, from Anglo-L. *billa* "list," from M.L. *bulla* "decree, seal, document," in classical L. "bubble, boss, stud, amulet for the neck" (hence "seal"). Sense of "account, invoice" first recorded 1404; that of "order to pay" (technically *bill of exchange*) is from 1579; that of "paper money" is from 1670. Meaning "draft of an act of Parliament" is from 1512. The verb meaning "to send someone a bill of charge" is from 1867. *Billboard* is from 1851. [7]

Manage 1561, probably from It. *maneggiare* "to handle," esp. "to control a horse," from L. *manus* "hand". Influenced by Fr. *manège* "horsemanship" (earliest Eng. sense was of handling horses), which also was from the Italian. Extended to other objects or business from 1579. Slang sense of "get by" first recorded 1655. [7]

Management 1598, "act of managing," from *manage*. Meaning "governing body" (originally of a theater) is from 1739. *Manager* is 1588 in the sense of "one who manages;" specific sense of "one who conducts a house of business or public institution" is from 1705. [7]

Money c.1290, "coinage, metal currency," from O.Fr. *moneie*, from L. *moneta* "mint, coinage," from *Moneta*, a title of the Roman goddess Juno, in or near whose temple money was coined; perhaps from *monere* "advise, warn, with the sense of "admonishing goddess," which is sensible, but the etymology is difficult. Extended early 19c. to include paper money. To *make money* "earn pay" is first attested 1457. Highwayman's threat *your money or your life* first attested 1841. Phrase *in the money* (1902) originally meant "one who finishes among the prize-winners" (in a horse race, etc.). The challenge to *put (one's) money where (one's) mouth is* is first recorded 1942. *Moneybags* "rich person" is from 1818; *money-grub* "one who is sordidly intent on amassing money" is from 1768.[7]

Price c.1225, *pris*, from O.Fr. *pris* "price, value, wages, reward," also "honor, praise, prize" (Fr. *prix*), from L.L. *precium*, from L. *pretium* "reward, prize, value, worth," from PIE **preti-* "back," on notion of "recompense" (cf. Skt. *aprata* "without recompense, gratuitously," Gk. *protei* "toward, to, upon," Lett. *pret* "opposite," O.C.S. *protivu* "in opposition to, against"). *Praise, price*, and *prize* began to diverge in O.Fr., with *praise* emerging in M.E. by 1325 and *prize* being evident by late 1500s with the rise of the *-z-* spelling. Having shed the extra O.Fr. and M.E. senses, the word now again has the base sense of the L. original. The verb meaning "to set the price of" is attested from c.1382. *Priceless* (1593) logically ought to mean the same as *worthless*, but it doesn't. *Price-tag* is recorded from 1881. *Pricey* "expensive" first attested 1932.[7]

Tax c.1290, from O.Fr. *taxer* "impose a tax" (13c.), from L. *taxare* "evaluate, estimate, assess, handle," also "censure, charge," probably a frequentative form of *tangere* "to touch". Sense of "burden, put a strain on" first recorded 1672; that of "censure, reprove" is from 1569. Use in Luke ii

for Gk. *apographein* "to enter on a list, enroll" is due to Tyndale. The noun is recorded from 1327. *Tax shelter* is attested from 1961; *taxpayer* from 1816. [7]

Interest c.1425, earlier *interesse* (c.1374), from Anglo-Fr. *interesse* "what one has a legal concern in," from M.L. *interesse* "compensation for loss," from L. *interresse* "to concern, make a difference, be of importance," lit. "to be between," from *inter-* "between" + *esse* "to be." Form influenced 15c. by O.Fr. *interest* "damage," from L. *interest* "it is of importance, it makes a difference," third pers. sing. present of *interresse*. Financial sense of "money paid for the use of money lent" (1529) earlier was distinguished from *usury* (illegal under Church law) by being in ref. to "compensation due from a defaulting debtor." Meaning "curiosity" is first attested 1771. *Interesting* meant "important" (1711); later "of interest" (1768). [7]

Profit c.1315, from O.Fr. *profit* (c.1140), from L. *profectus* "profit, progress," prop. pp. of *proficere*. As the opposite of *loss*, it replaced O.E. *gewinn*. The verb is attested from 1303, from O.Fr. *profiter*, from the noun. *Profiteer* first recorded 1797 as a verb, but dormant until revived in World War I; 1912 as a noun. *Profitable* is from c.1325, "yielding benefit, useful; " in specific of peace on earth sense of "money-making," it is attested from 1758. [7]

As it was shown above, every word has its own amazing life in history of language. Etymology promotes better understanding of the language and, in particular, the professional one. But it can also increase understanding between people. Douglas Harper, the author of Online Etymology Dictionary writes:" May this dictionary, which plastically shows the affinity and interrelationship of the nations of the world in the way in which their languages developed, contribute to bringing them nearer to one another in the sincere pursuit."

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