

The teaching of metaphor in the advertising discourse of business newspapers

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Abstract

Metaphor has rarely been considered an important instrument in the study of specific-purpose texts, since it is traditionally linked with resources of a poetic nature. In addition to this, the lexicon of metaphor was deemed to be of little relevance to the student, as it is not specific to the area of study. However, studies are beginning to highlight the relevance of figurative language so as to widen the students' lexical level. We think, in line with this perspective, that including metaphor in an English language programme can provide Economics students with a useful tool to interpret vocabulary and improve reading skills. In this proposal, we put forward different activities taken from a cognitive-axiological perspective. These activities can also contribute to teaching cognitive semantics in specialized discourse in a more effective way. The texts used in the activities have been taken from Economics advertising discourse, since they lend themselves particularly well to the analysis of values.

KEY WORDS: COGNITIVE SEMANTICS, AXIOLOGY, ADVERTISING, BUSINESS DISCOURSE, ESP DIDACTICS.

Introduction

Metaphor has traditionally been considered a phenomenon which is exclusive to literary language. However, it is clear that its use is not limited solely to the literary text, it also invades all fields of human knowledge and it can be said that our language is full of metaphor. Various studies within the field of English for Specific Purposes (ESP)¹ have analysed metaphor in areas such as Economics, Politics and Mathematics, among others². Even in more general fields, such as English for Academic Purposes (EAP), metaphor plays an important role. In this respect, Cameron and Low (1999: 91) affirm that “at the level of lexis, the obvious metaphor clusters relating to essays are the conduit metaphor of communication and Lakoff and Johnson’s rational argumentation metaphors”.

Thus, if one of the commitments of a language teacher is that students acquire a wide knowledge of the linguistic aspects that make up a text, we consider that the frequent presence of metaphor in our daily language and in non-literary written discourse should be included as part of the foreign-language learning process. Our aim, therefore, is to incorporate it into an L2 programme. The texts and examples selected in this study are aimed at fourth or fifth year Economics students following an English Language for Specific Purposes course.

The line of research chosen for our proposal is that of linguistic axiology from the assumptions of cognitive semantics by Lakoff and others. This line was developed by Krzeszowski (1990, 1993 and 1997) in Poland and later extended to Belgium (Pauwels and Simon-Vanderbergen, 1993, 1995; Simon-Vanderbergen, 1995. According to this perspective of study, Krzeszowski (1997: 24) maintains:

Not all “things” exist in the material world. Some, perhaps most, are only results of human conceptualizations. Things such as friendship, love, mathematics, tragedy, motherhood, and hosts of others, including values themselves, do not exist outside human experience as entities independent of human conceptualization. In fact, they are results of human cognitive processes and specifically the process of conceptualization.

Krzeszowski (1993, 1997) justifies the metaphorical nature of the good-bad polarity and empirically bases the integration of the axiological component on the idealized cognitive models. Similarly, this linguist states that preconceptual image schemata should include the axiological parameter MORE-LESS or the positive-negative scale. Pauwels and Simon-Vanderbergen (1995) have researched into the role of values, using a different approach to that of the Polish linguist. They identify the elements that determine a positive or negative value judgement, concentrating on the metaphorical projections from the domain of the parts of the body to that of the linguistic action. These authors place great emphasis on context. In Spain, Felices Lago (1994, 1996) established the concept of applied axiology to refer to the evaluation *classeme* as an instrument to analyse discourse types. Both Krzesowski (1990, 1993 and 1997) and Felices Lago (1991, 1992, 1996 and 1997) have contributed extensively to the study of axiology and its implications in linguistic models³.

Precisely, advertising discourse, linked to communication factors, either verbal or non-verbal, is particularly suitable for doing research on the linguistic codification of values. It is obvious that large numbers of metaphors are created in order to denote a special positive value or to suggest various meaning associations which are basically positive ones. Thus advertisers achieve their goals emphasizing certain values through the manipulation of language, "the loaded weapon". Following this line, Cortés de los Ríos (2001) has analysed, from the cognitive perspective, how values are codified in printed business advertising in English.

It is known that advertising aims to stimulate the mental processes by which the human being associates a product/company with positive qualities. However, the problem which the advertiser faces is how to get a reader to associate the product or service with the desired image or quality. In this respect, we intend to demonstrate that this purpose can be achieved by applying a linguistic theory: cognitive semantics. As a result, we hope to show how the values expressed in the metaphors used by advertisers in the economic press in order to attract the reader's attention, can be used as a tool to introduce, creatively and dynamically, the teaching of figurative language.

In order to carry out the task at hand, we have mainly selected messages using advertising discourse for banking institutions since banks are one of the most important elements for Business English students. The fact that they form part of the financial sector is of utmost interest to the future professionals of the business world. Secondly, analysis of bank adverts is interesting from an axioematic or axiological point of view. To lead the study, we have selected four of the most influential economic newspapers in the Anglo-Saxon world, published during 1993⁴. Two dailies: *The Financial Times* and *The Wall Street Journal Europe* and two weeklies: *The Economist* and *Fortune International*⁵.

The reason why we have selected messages from advertising discourse is due to two main factors. Firstly, because, as pointed out by Pollay (1984:111):

"values are probably the single most important dimension of advertising. Values are important from both the sender's and the receiver's points of view since it is the goodness of products that lies at the heart of the whole communication. Despite the economist's concern for information transmittal, it is clear that advertising's primary function is to transmit value to a product and brand, and

information is of tactical usefulness only to the extent that consumers are responsive to it, effecting a communication of values”.

The second factor implied in this study is based on the progress advertising language is experiencing in the academic world due to its singular linguistic and iconic nature, which has led some language teachers to include it in their programmes.

In short, the cognitive approach of metaphor is, in our opinion, a useful technique to carry out an axiological analysis of advertising discourse. If, as Lakoff and Johnson (1980: 5) affirm, “the essence of the metaphor is understanding and experiencing one type of thing in terms of another”, the possibilities that this figure offers for advertising are obvious. In fact, Zaltman and Coulter (1995: 38) stated that “it is only through Lakoff and Johnson’s metaphors that advertisers can understand consumer thinking and behaviour and thus learn how to develop and market goods and services successfully”. Similarly, Williamson (1978: 5) argued that “advertising borrows affective characteristics and values from more-or-less structured domains of human experience and transfers them to the advertised product”. Thus, axiological semantics, together with the cognitive reformulation of a linguistic phenomenon such as metaphor, establishes a line of analysis for the teaching of specific vocabulary in L2.

Introducing the teaching of this element in the classroom should be done using a methodological proposal. We have concentrated on some of the possibilities of comparing English and Spanish through metaphors. These are:

- a) A metaphorical projection may not exist in L1 but may exist in L2.
- b) A projection may exist in both L1 and L2, but be linguistically exploited in a different manner (albeit partially) both in terms of expression and meaning.
- c) A projection may exist and be exploited similarly in both L1 and L2.

Cognitive semantics and axiology in advertising discourse

For advertisers the service provided by banking institutions is what they want to present to the customer in the hope of promoting it, and they do so by showing its positive aspects to prove that it is desirable. For the cognitive linguist the focus is on how the positive, desirable aspects of the service are represented. This can be done in two ways. Firstly, explicitly by verbalizing how safe, prestigious or profitable the advertised

bank is for the customer. Secondly, by means of indirect strategies. Perhaps the most important of these is to establish a metaphorical link with a domain conventionally representing the desired quality. Images such as fertile ground and a boat are used to indicate profitability and safety respectively. On the surface these metaphors are understood since the richness of a well-structured source domain (eg. boat) is available for mapping onto the target domain (the advertised bank). On this matter, Forceville (1996: 69) states that “an advertiser forges a link between the product and something that already possesses the characteristic(s) he desires to claim for the product”. This closely echoes what happens in metaphor. In this respect, Krzeszowski (1990: 151) argues that “metaphorization reinforces the axiological charge of concepts or activates latent axiological charge”. For example, if the metaphor used in an advert is “Many banks are returning to their roots. Thank goodness there’s one bank with its roots in the world” (ABN AMRO Bank, *The Economist*, November 20, 1993) and the accompanying image is a plant whose roots run right round the globe, the metaphorical concept the reader will extract is: ABN AMRO BANK IS A PLANT. Therefore, a second structural metaphor could be verbalized as ABN AMRO BANK IS INTERNATIONAL, since this source domain (abstract term) has been understood by means of a specific one (a plant). As can be seen, the experiential “logic” of the source domain (for example, its inference patterns and associated value judgements) is generally preserved in the metaphorical mapping (Lakoff, 1990:54). Metaphors, therefore, can be exploited for reasons of persuasion and manipulation (Rohrer, 1995). This idea is also considered in the field of advertising.

Indeed, we map a metaphorical concept such as A BANK IS SAFE/PROFITABLE etc. because these associations emerge in our culture in terms of the conceptualization that people have about a banking institution. Lakoff and Johnson (1980: 117-118) state that:

“experiences are a product of our bodies (perceptual and motor apparatus, mental capacities, emotional makeup, etc.), of our interactions with our physical environment (moving, manipulation of objects, etc.) and our interactions with other people within our culture (in terms of social, political, economic, and religious institutions)”.

Thus, the concept of a banking institution leads us to perceive safety, calmness, etc. as a product of our bodies, to perceive comfort, amiability, etc. as a product of our

interactions with our physical environment, and to perceive interaction with other companies. This is in line with Krzeszowski (1997: 48) when he states that “the framework of cognitive linguistics is ideally suited to accommodate valuation. Valuation is a necessary and inherent aspect of conceptualization”.

Motivations to study metaphor

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 try to master. Using this as a basis, it would be preferable for this linguistic activity, directly associated with activities to do with lexicon, to be related to communication, since students do not normally understand metaphorical expressions and usually interpret them literally, above all in oral discourse.

We must not forget that, both in formal and functional linguistics, including many of the treatments of pragmatics, metaphor has been considered as a deviation from the norm or an incongruence that requires “special strategies” in its processing. However, in cognitive linguistics, the conventional nature of the phenomenon is highlighted. The problem is 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 (Lakoff and Johnson, 1980). Secondly, the importance given to vocabulary teaching in the 80s (Johnson, D. 1986). 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 comprehension of a text, it is true to say that, if they are not understood, they may become an obstacle to achieving a fluent reading. 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 a particularly surprising aspect, especially if we bear in mind that our daily language is fundamentally metaphorical.

As Lindstromberg (1991: 208) reminds us, “authors of various grammar textbooks⁶ have given it no attention at all. Similarly, authors of widely-used books on vocabulary teaching have completely ignored metaphor”. On the other hand, certain linguists have highlighted the presence and effects of metaphor in written texts, both in general and specific-purpose English. In this respect, authors including Henderson (1986), Backhouse et al. (1993), Low (1988), Lindstromberg (1988, 1991), Ungerer and Schmid (1996), White (1997), Cameron and Low, (1999), Charteris-Black, (2000) and Kövecses (forthcoming), among others, have called for metaphor to be taught in the classroom.

People constantly use expressions belonging to other fields when talking about an endless quantity of facts and processes from their surroundings. We believe it would be interesting for a student, on recognising a metaphorical expression, for example: “All morning the Bank of England had been fighting a desperate battle to save the pound” (White, 1997:241) to verbalize, following a brief discussion, the most appropriate metaphorical concept (THE CURRENCY CRISIS IS WAR). In the same way, he/she could establish the ontological and epistemological correspondences between the two concepts outlined. The fact that we adopt this figure as a cognitive tool, separated from rhetorical devices, is that, not only does it provide us with an extremely specific way of thinking about a certain topic (in this case, currency), but it also refers to a form of action against this situation, which would lead to a class discussion on the problems caused by currency devaluation, possible steps to avoid it, etc.

In short, we consider that studying this figure can be useful to students and can 1) increase their vocabulary level, their thematic and cultural information and, in consequence, 2) improve reading fluency.

Activation of the students’ knowledge of metaphor

Before explaining the cognitive theory of metaphor, we would activate the knowledge students have as regards this figure, as can be seen in the following diagram:

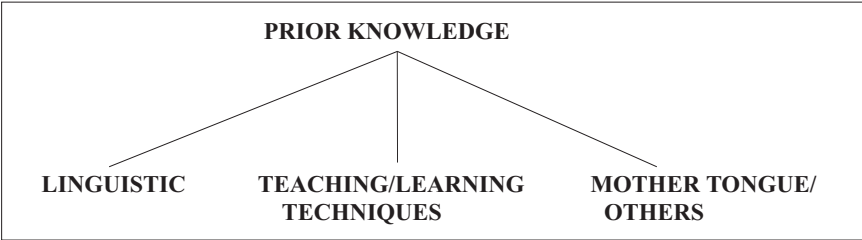


Figure 1: Elements to activate the students’ knowledge of metaphor

In order to measure the students’ level, we would use their linguistic knowledge. Thus, we would ask the following questions: What do you understand by metaphor? Have you learnt about it theoretically, in practice or both? What type of metaphors do you know? What synonyms could you give for metaphor?

Secondly, students would be asked how they had been taught metaphor in the L2 classroom. In this sense, it would be useful to know whether this topic was introduced using literary texts, general English language texts, specific language texts or through its conventional use in spoken discourse. Similarly, it would be interesting to know the working procedure followed in the classroom; in other words, if metaphor has been studied using the functions of identification, classification, comparison, contrast and the search for equivalences in L1 and L2.

Lastly, we should find out whether the students’ knowledge of metaphor was acquired via their mother tongue, in the foreign-language classroom, or both.

Methodology and sample activities

The input to be given to the student in order to show the cognitive theory of metaphor is as follows:

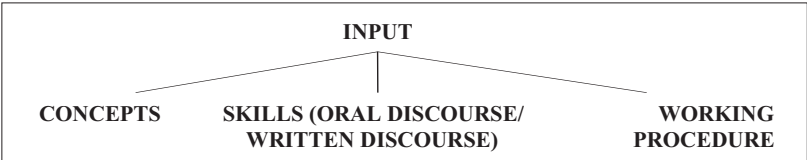


Figure 2: Input followed to introduce the cognitive theory of metaphor in the classroom

The teaching/learning method will vary following the parameters 1 to 4 below. Each of which is illustrated with sample activities.

Parameter 1: On a theoretical level, we will introduce the topic by looking at the origin of cognitive metaphor (Reddy, 1979). Then, we will go on to define this figure in terms of Lakoff (1987) and according to the experientialist theory of the meaning. In this respect, we will teach the terminology of the structure of this figure (target domain and source domain) and the directionality between them (the comprehension of an abstract concept via another specific one. For example, LIFE IS A JOURNEY) In the same way, we will present the metalanguage cognitive linguists use to refer to this figure, the metaphorical concept and the metaphorical expressions, and how they are different. Lastly, we will explain the difference between literary metaphor and cognitive metaphor and we will refer to other contributions as regards this figure (Barcelona Sánchez, 1985, 1998; Turner, 1987; Ruiz de Mendoza, 1997; Taylor, 1989/1995; among others). Furthermore, because the line of research we propose for this study is cognitive-axiological, we will teach students how to recognise values and classify them according to their importance in the field of advertising discourse (Pollay, 1984; Cheng and Schweitzer, 1996).

In order to put these theoretical concepts into practice, we have established the following activities:

Sample activities for parameter 1

- a) Kövecses (forthcoming) states that one of the source domains via which we can understand a firm is the concept of the person (A FIRM IS A PERSON). Point out four adverts from the business press (see appendix) in which a financial company has been verbalized using this concept. What are the values that are transmitted? What relationship is there between the specific terms and the values?
- b) As you will have seen, certain metaphorical expressions allow us, according to our experience, to outline the metaphorical concept A FIRM IS A PERSON. Kövecses (forthcoming) also maintains that we can understand a firm using the source concept PLANT. Using different English-language dictionaries, try and find whether, in the definitions or synonyms of the term 'firm', figurative expressions are used that support both projections (A FIRM IS A PERSON, A FIRM IS A PLANT). Are these expressions used in your own language or are

they different? Invent metaphors in English, using the same paths, by which you attribute different values to a financial company.

- c) There is a classic metaphorized concept, THE MIND IS A SOURCE OF LIGHT. Through this concept, combinations as common as brilliant ideas, a brilliant mind, etc., are explained (Faber & Pérez, 1993). In the selected newspapers, look for metaphorical expressions that refer to this structural metaphor and note down the values that are transmitted and how they are related to the path. Mention some conventional metaphorical expressions you know in English that refer to such projection. Do they exist in your mother tongue? Are they exploited in the same way or differently?
- d) Visual metaphors are present in our daily conversation. Their function is to use the sense of sight in representing an abstract thought. Faber and Mairal (1997) have corroborated the evident relationship between sight and cognition. Look for metaphorical expressions in the selected press that are based on the path THINKING IS SEEING. What values are transmitted through these expressions? What conventional metaphors relating sight to intellectual activity do you know in your own language? Are they exploited similarly or differently in English?
- e) Sanwa Bank (*Fortune International*, August 23, 1993) chose a pearl necklace as an iconic object to transmit their image. Could you say which aspects of the source domain are used in the metaphor that this image evokes? What are the hidden aspects?

Parameter 2: In cognitive metaphor there are ontological and epistemological correspondences between the target domain that we are trying to understand (for example, life) and the source domain we are using to understand it (a journey) (Lakoff, 1993). In this respect, we will explain to students what each of them consists of. In some cases, the source domain is a combination of object categories and action categories on a basic level. Here, we will explain the prototype theory (Rosch, 1978) in terms of the different levels of abstraction an individual develops in order to classify a meaning. The activities we suggest are as follows:

Samples activities for parameter 2

- a) In an advert for an airline company (UNITED AIRLINES, *The Economist*, September 4, 1993) the image shown in the foreground is a champagne glass

through which a ray of light passes that partially illuminates the background: the bottle of Dom Perignon that holds the precious liquid. For the communication to be relevant, the advertiser has played on the cognitive context of the reader. Could you say what the relationship is between the company and the drink? Map the metaphorical concept and outline the ontological and epistemological correspondences between the semantic domains you have established. What figure appears on an iconic level and what is its iconographic translation?

- b) The teacher asks a group of students to name quickly three attributes normally used in advertising for each of the following economic sectors: investments, technology and the automobile. Then, he/she asks a second group to classify them in prototypical order and, finally, asks the whole class to debate upon the different taxonomies exposed in order to decide on the most appropriate.

Parameter 3: We shall now go on to present the following exercises aimed at showing students how to classify language using metaphorical expressions previously provided by the teacher:

Sample activities for parameter 3

- a) Complete the following metaphors with the most appropriate prototypical category:
 - 1) *Hardworking. Minolta business equipment, you can afford to put your up. (eye, feet, heart)*
 - 2) *When you customerize, you put the customer at the of your world, rather than the periphery. (heart, head, finger)*
 - 3) *Keep the world at your Come to Bancomer. (fingertips, toes, nails)*
- b) Read the following sentences taken from different adverts. Use a dictionary to look up the meaning of the words you don't understand. Underline the figurative meaning. Which source domain is used to compare the value 'global' with a banking institution?
 - 1) *Many banks are returning to their roots. Thank goodness there's one bank with its roots in the world. (ABN AMRO Bank)*
 - 2) *We've become a dominant player in the international banking services arena. (Chemical Bank)*
 - 3) *Now flourishing worldwide. Sakura Bank has over 100 offices in 31 countries, plus more than 600 locations in Japan. We're No. 3 worldwide. (Sakura Bank)*

- 4) *Introducing the German Bank that charts your way to successful international finance: WestLB. (WestLB Bank)*
- 5) *From Dutch roots, we have grown into a truly international group, with private banking and trust specialists across Latin America, Europe and The Far East. (ING Bank)*
- c) Which of the source domains outlined in the above metaphors is the most effective? Why?
- d) Read the following metaphors by which the advertiser attributes the value 'safety' to a bank. Use a dictionary to look up the meaning of unknown words:
 - 1) *As an experienced wholesale bank, WestLB is your reliable partner for international finance.*
 - 2) *At Republic National Bank, we've structured ourselves to stay afloat in a turbulent economy.*
 - 3) *Some only offer umbrellas. But Bank Julius Baer offers more – especially in these times of uncertainty. Our risk-adjusted approach to investing calls for examining every conceivable scenario and taking the appropriate steps to shield our clients' portfolios from the vagaries of turbulent markets.*
 - 4) *Our worldwide reputation and the careful nurturing of your money in Jersey's flourishing financial climate means a safer, more secure investment.*
- e) The purpose of this exercise is to encourage students to group together the figurative expressions from exercise (d) according to the metaphorical concepts mentioned below with the aim of helping them remember the language:

A BANK IS A SHIELD
 A BANK IS A MOTHER
 A BANK IS A SHIP
 A BANK IS A FAITHFUL COMPANION

Now go on to say which value you consider best describes the experience of safety. Why?
- f) Look for adverts for banks in Spanish-language economic press where the banks are compared with the value of safety. Translate them into English. Are the same categories shown in the previous exercise used in our culture? If they are different, list the ones you have conceptualised.

Parameter 4: For vocabulary learning, we will give the students literal definitions and we will ask them to generate their figurative meanings. The purpose of the exercises included below is to encourage students to produce figurative extensions of

words that describe parts of the human body, agriculture, relationships, ways of thought and energy. Other lexical areas that could be similarly exploited are words used in farming (e.g. reap, harvest, etc) and in sailing (e.g. chart your way, to set something on the right course).

Samples activities for parameter 4

- a) Look at the following list of words and circle the definition that best explains their meaning: ideas partner face light fruit
 - 1) *plans formed by thinking; a thought; a suggestion*
 - 2) *the part of a plant that contains seeds and flesh and can be eaten as food*
 - 3) *a person who takes part in an activity with another or others, esp one of the owners of a business*
 - 4) *the front part of the head from the forehead to the chin*
 - 5) *the natural force that makes things visible*

- b) The words you have just defined have, at least, one other meaning. Can you find it by completing the following exercise? Identify the value shown in each metaphor.
 - 1) *Private banking for investors with a need for illuminating on their minds.* (ING Bank)
 - 2) *As an experienced wholesale bank, West LB is your reliable..... for international finance.* (West LB. The Westdeutsche Landesbank)
 - 3) *Expert advice to help your ideas bear (Sakura Bank)*
 - 4) *Now more than ever, new ideas can shine valuable.....on the management of your wealth.* (ING Bank)
 - 5) *To invest or not to invest, that is the question. The answer is a bank that shows its true when it comes to strategic finance.* (ABN AMRO Bank)

- c) Choose two words from the list. Look at the meanings given in exercises (a) and (b). Translate the words into your mother tongue. Do they have the same meaning as in English or do you need different words to express it?

Conclusions

Through this paper we have attempted to show how, cognitive semantics (influenced by axiological principles) can be of use to us in teaching figurative language to business students.

By means of the methodological proposal presented above, along with the activities suggested, we believe that our students can learn, in an active, dynamic and creative way, linguistic phenomena that form part of our everyday spoken language, or that appear in the structure of a non-literary text. Therefore, studying such phenomena should not be overlooked. By including them in an ESP programme, the student will have a tool at his disposal to interpret vocabulary, to improve reading fluency and, consequently, to develop his communicative competence.

The didactic exercises presented have been restricted solely to advertising discourse. Obviously, they could be applied to other types of discourse: economic, legal, etc., but this would form part of a separate study.

1 Among English philology professionals, this field is traditionally known as *English for Specific Purposes* (E.S.P.). Recently, Alcaraz Varó (2000: 12) has suggested the term IPA (*Inglés Profesional y Académico*) to refer to specialised languages.

2 The presence of metaphor in specialized types of discourse has led, in the 90s, to serious studies on the role metaphor plays in professional language, such as, for example, Salager-Meyer (1990) on "Metaphors in medical English prose: A comparative study with French and Spanish".

3 So as to avoid terminological confusion, Felices has coined the neologism axioematic (a proposal for a sub-discipline of classematics) to refer to the analysis, from a fundamentally linguistic point of view, of the encoding of the predominant values in a specific discourse. His methodological line is inspired on the lexematic-functional model of Martín Mingorance (1984).

4 The fact that we have chosen messages from 1993 is because this study forms part of a piece of research work that attempts to explain advertising structure in the early 90s (See Cortés de los Ríos, 2001).

5 The activities proposed are based on 25 banking advertisements taken from the 1993 press mentioned. For more information, see appendix.

6 We refer to grammar texts for use in language learning (descriptive/normative) and not grammatical models.

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APPENDIX

ABN AMRO BANK *The Financial Times* (January 4)

SAKURA BANK *The Financial Times* (January 4)

CHEMICAL *The Economist* (January 16)

HONG KONG BANK *The Economist* (February 13)

THE BANK OF NEW YORK *Fortune International* (February 22)

WESTLB. THE WEST-
DEUTSCHE LANDESBANK *The Financial Times* (February 26)

ABSA BANK *The Economist* (March 20)

ING. BANK *The Economist* (April 17)

ABN AMRO BANK *The Wall Street Journal* (May 24)

DRESDNER BANK *Fortune International* (May 31)

ABN AMRO BANK *The Wall Street Journal Europe* (June 7)

NORD/LB *The Financial Times* (October 5)

ABN AMRO BANK *The Economist* (November 20)

CREDIT SUISSE *Fortune International* (June 14)

CHEMICAL *Financial Times* (June 17)

SANWA BANK *Fortune International* (August 23)

BANK JULIUS BAER *Fortune International* (September 6)

MORGAN STANLEY *The Economist* (September 18)

ABBEE NATIONAL BANK *The Economist* (October 2)

ROBECO BANK *The Economist* (November 20)

MERRILL LYNCH *The Wall Street Journal* (December 2)

UNION BANCAIRE PRIVÉE *The Financial Times* (December 14)

J.P. MORGAN BANK *The Wall Street Journal* (December 14)

GUINNESS MAHON GUERNSEY *The Economist* (April 17)

REPUBLIC NATIONAL BANK OF NEW YORK *The Wall Street Journal Europe* (August 2)