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MULTI-WORD COMPOUND CONSISTENCY ISSUES IN SPELLING. THE CASE OF LEGAL LANGUAGE OF BANK CONTRACTS

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Abstract

This study deals with the identification of inconsistencies in the way of spelling specific Greek word formulations, focusing on the spelling of specific multi-word compounds either as one or as two words. Spelling inconsistencies are very useful to find since they can cause problems in translation and in communication in general. The existence of such inconsistencies is explored in a number of Greek dictionaries and grammars. These inconsistencies are particularly important to find in Languages for Specific Purposes and this work focuses on the special language used in bank contracts. The special language of bank contracts has been chosen due to its importance in the current world economic situation. A corpus-based methodology is applied, ensuring accuracy and completeness, for processing BanCo, the dynamic Greek corpus of bank contract documents, for the exploitation of spelling situations in real language material. The processing reveals a variety of multi-word compounds that often appear with different spellings.

Keywords: Multi-word Compounds, Corpus-based Studies, Bank Contracts, Legal Language

1. Introduction

There is an urgent need for agreement on the spelling of a language, so that proper communication among its users can be maintained. For this purpose, many guides, grammars, dictionaries, studies, etc., containing spelling rules are written for each language. Nevertheless, all guides do not always agree with each other. As a result, there is inconsistency in the way of spelling some word formulations. There is a bigger issue if one deals with Languages for Specific Purposes (LSPs). This study, following a corpus-based methodology,¹ focuses on identifying such inconsistencies in the dynamic language of bank contracts. For this purpose, BanCo, a Greek corpus of bank contract documents, is used. A variety of multi-word compounds is often found with different spellings.²

¹ Corpus-based approaches are lately used for economic research purposes as well, e.g. the work of Corea and Cervellati (2015).

² For this work's purposes, the definition of "multi-word compounds" as given by Mánesis (1999, p. 58) is adopted.

According to Kelsen (1991), law documents can be generally classified into prescriptive and descriptive, while Politis and Canellopoulou-Botis (2000) distinguish more categories: a. documents containing rules of law, b. documents drawn up pursuant to rules of law, c. documents having legal consequences, such as contracts, d. theory documents and e. documents simplifying legal terms and articles or newspapers, where legal issues are discussed.

BanCo (Vadasi and Frantzi, 2017) includes many types of legal documents beyond the main contract documents. There are requests, notifications, pre-contractual information, letters, etc. Documents producing legal consequences are included having a conventional rather than regulatory content. The variety of these documents results in a variety of stylistic characteristics, which do not concern legal language alone, as their communication framework aims at other purposes. Thus, alongside legal language, which is predominant, there are features of advertising speech, banking product advertisement, financial and economic terms.

2. The need for agreement on legal language and terminology

Greek legal language and terminology has faced many difficulties, particularly after the Language-Educational Reform in 1976, in the transfer from Katharevousato Demotic Modern Greek.³ There are various studies on language issues of legal science concerning morphosyntactics and many questions about whether the scholarly language can remain, if not Katharevousa itself and to what degree this could meld with Modern Greek.⁴

Furthermore, the integration of Greece into the European Union raised issues of foreign terms and terminology translation. This situation has led to debates being proposed at times by linguists and legal researchers regarding language issues, in order to eliminate the problems concerning translation from Greek into other languages and vice versa, as well as transfer from Katharevousa into Modern Greek.⁵ These suggestions have been formulated either individually or through the establishment of special institutions which have undertaken to draw up guidelines in order for a common regulation on legal language and terminology to be followed.

The Instructional Guide for the Codification of Law (The General Secretariat of the Government – Central Codification Committee, 2003) and the Harmonization Guide of European Law in Greece (The General Secretariat of the Government – Office for International and Community Issues, 2013) are both manuals established by the Central Codification Committee of the General Secretariat of the Government. Also, the Interinstitutional Editorial Handbook of Texts of the Publications Office of the European Union with Conventional rules for Greek language is another guide for the use of legal language (European Union, 2011). Moreover, there are more proposals by academics and researchers of legal language, terminology or translation.⁶ However, despite concerted efforts to uniformly use written legal language, data show that so far a perfectly common line has not been achieved. Many authors of legal texts do not seem to follow rules or take these directives into account and when they do, they do not do it consistently. BanCo constitutes evidence that these directives are not consistently applied and that this can lead to variation at all language levels, i.e. spelling, morphology, syntax, stylistics, vocabulary, etc.

³ Katharevousa: A heavily archaized form of Modern Greek used in traditional literary writing, as opposed to the form which is spoken and used in everyday writing (called demotic) (Oxford Living Dictionaries, n.d1, n.d2).

⁴ Indicatively, see: Katsimalí and Panarétoú (1996), Khristídis (1981) and (1984), Veglerís (1984), Vlavianós (1979), Voíklís (1982).

⁵ Indicatively, see: Koutsivítis (1985, 1986a, 1986b, 1987, 1988a, 1988b, 1990, 1991a, 1991b, 1994a and 1994b), Vlachópoulos (1999), (2003) and (2014) and Voíklís (1982).

⁶ Indicatively, see: Mánesis (1999), Panarétoú (2009), Stavrákis (2010), Valeontís and Krimpás (2014), and Vlachópoulos (1999 and 2014).

3. Deviations in the writing of multi-word compounds as one or more words

The boundaries of a word in the language continuum are always difficult to be determined. They are usually defined by phonetic or morphological factors. This is more feasible in inflected words, whose boundaries are easier to be identified. On the contrary, the writing of indeclinable units presents more difficulties. For this reason, some of them appear in the writing of Modern Greek both as one word but also as multiple words (Papanastasiou, 2008, p. 392) as in the cases: *απ' ευθείας* – *απευθείας*, “directly”, *εντούτοις* – *εντούτοις*, “however”, *επί μέρους* – *επιμέρους*, “individually”, *κατ' εξοχήν* – *κατεξοχήν*, “predominantly”, *εν πρώτοις* – *ενπρώτοις*, “firstly”, *εντωμεταξύ* – *εντωμεταξύ*, “meanwhile”, *εξ αιτίας* – *εξαιτίας*, “because of”, *παρ' όλο* – *παρόλο*, “although”, etc.

According to Anastasiádi-Simeonídi (1986, pp.131-146), many scholars consider the word as the given lexical unit. The reasoning is based either on metalinguistic texts or on material pumped outside the actual utterance conditions and the term “word” was omnipotent until the era of structural linguistics. Since the “position of the word” differs from one system to another, a word should be defined for each language separately.

Rállí (2005, pp. 30-34) considers that the determination of the boundaries of a word encounters difficulties concerning:

- a. the continuous articulation of oral speech and the phrasal phonology phenomena,
- b. the cluster system, such as: *στον, στην, στους, στον, etc.*,
- c. the phrase analysis, such as: *ψυχρός πόλεμος*, “cold war”, *ζώνη ασφαλείας*, “seatbelt”,
- d. the handling of the tokens: *γράφω*, “write”, *γράφει*, “he writes”, *έγραψα*, “I wrote” and,
- e. the formulation of neologisms, like “*καραμανλισμός*” (politics following the line of Karamanlis, who was a four-time Prime Minister and twice President of the Third Hellenic Republic), “*παπανδρεϊσμός*” (politics following the line of Andreas Papandreou, who was a three-time Prime-Minister of Greece), etc.

The inconsistency in the way of writing of these word formulations is highlighted by Bampinióti (1999). He concludes that there can be no absolute consistency in the spelling of such phrases, since no group of experts has ever studied or regulated the most common of these phrases. While scholars point out this inconsistency, they do not always agree and as a result, there is still confusion among the users of the language.

4. Prescriptive and descriptive views

The handling of this issue varies. Grammars, especially school grammars, having a regulatory role, define, using rules, what should be written and how. On the other hand, dictionaries adopt dual writing in some cases, both as one and as more words, which renders them more descriptive of the current situation. Finally, scholars who have worked on this topic maintain a more or less prescriptive or descriptive attitude, making suggestions more or less mildly, simply expressing their concern. The situation is not yet clear and the user can still become confused.

4.1. Grammars

Grammars as a whole have no exhaustive lists of all cases of multi-word compounds shown with double spellings. These differences may be due to the change of the author of the grammar or due to linguistic evolution, as grammars sometimes cover a range of about fifty years, e.g. grammars of Triantaphillídis (1941, 1949, 1975, 1985, 1993). Triantaphillídis's grammars, the extended version – Modern Greek Grammar of “Dimotiki”, of the Organization of School Book Editions, (Triantaphillídis, 1941, 1993), the concise version – Modern Greek Grammar, (Triantaphillídis, 1949, 1975) and the Adjustment of Triantaphillídis's Small Modern Greek Grammar written by the Centre of Educational Research and In-service Training (Triantaphillídis, 1976) during the Language-Educational Reform of 1976 and (Triantaphillídis, 1985), following the establishment of the “monotonic” system in 1982, show differences in the rule followed in writing, e.g. *εντάξει* (Triantaphillídis, 1975) and *εντάξει* (Triantaphillídis, 1949)

("ok"). Multi-word compounds written as two or more words vary from edition to edition, so the list is not exhaustive in all cases, leaving room for misunderstanding.

Tsolákis (1978, pp. 27 and 283; 2004, pp. 24 and 274) suggests approximately the same list as that in Triantaphillidis's grammars. However, his proposals are different in certain points from those of Triantaphillidis's Adjusted Grammar (Triantaphillidis, 1976).

In the grammar of Tsopanákis (1994, pp. 97-100), the list is not exhaustive, leaving a lot of ambiguity in writing multi-word compounds while alternative spellings are sometimes suggested without specific use criteria, e.g. *καθεμιά* – *κάθεμια*, "each one".

Klaíris and Bampiniótis (2005, pp. 916-960) refer to fixed phrases with prepositions, e.g. *εντωμεταξύ*, "meanwhile", *υπ' όψιν*, "(take) into account", *ενμέρει*, "partly", *εντέλει* "in the end", *εντούτοις*, "however", *προ παντός*, "above all", *προπάντων*, "above all", *επί κεφαλής*, "head (of)", *παράφύση* (not *παράφύσιν*), "against nature", but *εξαιτίας*, "because of". Fixed phrases used in the Modern Greek language system involve elements of scholarly language (Klaíris and Bampiniótis, 2005, pp. 924-925), e.g. *υπό μορφήν* ("in the form"), *υπ' ατμόν*, ("under pressure"), *υπό τονήλιο*, ("under the sun"), *υπ' όψιν*, ("take into account").

Moreover, school grammars of Philippáki-Warburton *et al.* (2009, p. 44) for the 5th and 6th grade of Primary School, as well as the grammar of Khatzisavvídís and Khatzisavvídou (2009, pp. 64 and 103) for High School, are not exhaustive, addressing the subject of some multi-word compound spellings sporadically.

4.2. Dictionaries

Dictionaries include multi-word compounds as entries only when the dictionary's policy is for them to be written as one word. They have no spelling rules and do not explain their choices with the exception of Bampiniótis's dictionaries, Dictionary of Modern Greek Language (Bampiniótis, 1998), Spelling Dictionary of Modern Greek Language 2008 (Bampiniótis, 2008), Dictionary of the difficulties and errors in the use of Modern Greek – Language Advisor 2014 (Bampiniótis, 2014). The difficulty in selecting one or more words can be seen from the fact that in several cases of multi-word compounds Bampiniótis's suggestion differs from one dictionary to another, e.g. *υπ' όψιν* (Bampiniótis, 1998), *υπόψη&υπ' όψιν* (Bampiniótis, 1999), *υπ' όψιν&υπ' όψη*, ("take into account") (Bampiniótis, 2008).

The 1995 Dictionary of Modern Greek Language (Dimotiki) of Kriarás (1995) follows the rule of the Grammar of Triantaphillidis. As well as that, the Dictionary of Standard Modern Greek of the Institute of Modern Greek Studies, M. Triantaphillidis Foundation (Aristotle University of Thessaloniki, 1998) selects its entries according to the rules defined by Triantaphillidis's grammar.

The Convenient Dictionary of Modern Greek Language (Academy of Athens, 2014) includes as an entry the multi-word compounds written as one word, but it refers to the inflected word of the compound, where the compound is written as more than one word. This means that it does not accept the first writing as one word, e.g. in the entry *ενμέρει*, "partly" there is a reference to the entry *μέρος*, "part", where the compound is found as *ενμέρει*. In certain entries, both writings are encountered with the comment "scholarly", when the compound is written as more than one word, e.g. *παρόλο& παρ'όλο* (sch.), "however". The dictionaries, being more descriptive of the current situation, tend to include more than one type of spelling of such multi-word compounds, leaving it to the user to choose what to use.

4.3. Written legal language

On the other hand, the studies of Mánesis (1999), Stavrákis (2010) and the Interinstructional Style Guide⁷ (European Union, 2011) also present differences in their suggestions regarding written legal language. Mánesis (1999, pp. 58-59) highlights the problem of handling scholarly prepositions in a not very consistent way and he observes the inconsistency in Triantaphillidis's rules. He considers the handling of these multi-word compounds as "styleless linguistic

⁷ Please see 10.9Aa, iv & v

structures" (Mánesis 1999, p.59) and he recites a long list of such multi-word compounds written as one word. According to Mánesis (1999), all these cases of compounds written as more than one word should be kept, as there is a possibility that they cause confusion in meaning: *επί πλέον*, – *επιπλέον*, "moreover" (participle of the verb *επιπλέω*, "float").

Stavrákis (2010, p. 58) is less evaluative and more descriptive regarding this issue. He points out the failure of grammar books to follow a common line, as well as the failure of language users to be consistent in their texts. Nevertheless, he mentions problematic cases of multi-word compounds written as one word that are adopted by numerous writers, which, however, could cause syntactic errors, e.g. the writing of *καθ'ου* as *καθού*, "according to", or *περίου* as *περιού*, "about whom", means that it allows generalizations that do not take the gender or number of the term defined into account, e.g. *καθ'ης*, *καθ'ων*, etc. or *περίης*, *περίων*, etc. (Stavrákis, 2010, pp. 135-136).

4.4 Spelling Guides

The Interinstructional Style Guide (European Union, 2011, p. 199) gives suggestions for spelling as one word or as more than one word when the case is old prepositional phrases which have become adverbs or conjunctions. Therefore, it is, *παρόλο*, "however", instead of *παρ'όλο*, *καταρχάς*, "firstly", instead of *κατ'αρχάς*, *εξαιτίας*, "because of", instead of *εξ αιτίας*, *απευθείας*, "directly", instead of *απ'ευθείας*, *εντούτοις*, "however", "instead of *εντούτοις*, *επιμέρους*, "partly", instead of *επί μέρους*, etc. but *ενλόγω* "in question", instead of *ενλόγω*, *ενμέρει*, "partly", instead of *ενμέρει*, *ενγένει*, "generally", instead of *ενγένει*, since the phonemic sequences <νλ>, <νμ> ή <νγ> (with the exception of words of foreign origin) do not exist in the Greek Language.

This leaves room for various interpretations, since "the old prepositional phrases that have become adverbs or conjunctions" have not been officially recognized as such by all scholars, Klačír and Bampiniótis (2005, p. 920) consider *εξαιτίας*, "because of", as a preposition originated by an older phrase which evolved into a word and not an adverb. The same view is expressed by Khatzisavvídís (2010, p. 265).

Papanastasióu (2008, p. 393) suggests four basic criteria for writing as one or more words: (a) prosody, when more than one accent is heard, the writing as more than one word is preferable, (b) lexical or semantic factors, the writing as one word is preferable, when one of the features it consists of is not found alone, e.g. *ειδάλλως*, "otherwise", (c) a close connection between the features it consists of. The writing as two words is deemed preferable in case the writing as one word causes consonant clusters which are not acceptable in Modern Greek, e.g. *ενμέρει* (*ενμέρει*), "partly", *ενγένει* (*ενγένει*), "generally". Finally, there are etymology criteria and traditional conventions (d) which often affect the users' attitude towards linguistic types, e.g. writings such as *ς τον*, "to him", *ς την*, "to her", etc. instead of *στον* and *στην*, are historical spellings, which aim at declaring the clear relation between these types and the respective types of Ancient Greek (*εἰς τον*, *εἰς την*).

Bampiniótis (1999) has a similar view. Linguistically, the necessary condition, the main criterion for two words to be written as one is to form a stress unity, to behave as if it were one word, *αφενός*, "on the one hand", *εξάλλου*, "otherwise", *εφόσον*, "since", *αφότου*, "after", *επιτέλους*, "at last". A second criterion is to jointly signify one meaning beyond the meaning of the components of the phrase, *μολονότι*, "although", *προπάντων*, "above all", *τουτέστι*, "namely", *ωστόσο*, "however". These criteria jointly applied and also taking "custom spelling" into consideration has established a way of writing several of these phrases and leads to spelling which is thereafter proposed for the most frequent of them.

4.5 Other spelling matters of multi-word compounds

In addition to those mentioned above, there are other spelling issues, which can cause more than two writings in some word complexes. Prepositional phrases sometimes keep their archaic form and sometimes pass into Modern Greek, e.g. *εις βάρος*– *σε βάρος*, "against", *ενασχέσει* – *σεσχέσει*, "compared with", *ειςδιαταγή* – *σεδιαταγή*, "by order", *ενγένει* – *γενικώς* – *γενικά*, "generally". This issue is of interest to the extent code mixing is caused (Valeontís and Krimpás,

2014, p. 58). Such is the case of writing *υπόψη* as both *υπόψη* – *υπ' όψη* and *υπόψιν* – *υπ' όψιν*, “(take) into account”.

The spelling of *εξ* with apostrophe as *εξ'* is found very often, because of a misconception regarding the origin of the preposition (different form of *εκ* in front of a vowel instead of vowel elision). Therefore, the form *εξαιτίας*, for example, could be found in the following forms: *εξ' αιτίας* – *εξ αιτίας* – *εξαιτίας*, “because of”.

5. Multi-word compound inconsistencies and BanCo

As seen from the above, the suggestions concerning multi-word compounds do not converge in the matter of their spelling, e.g. Bampiniótis (1998) and the Convenient Dictionary of the Modern Greek Language (Academy of Athens, 2014) suggest *κατ' αρχήν*, “in principle”, but in the Dictionary of the difficulties and errors in the use of Modern Greek-Language Advisor (Bampiniótis, 2008), the Dictionary of Modern Greek Language (Dimotiki) of Kriarás (1995) and the Dictionary of Standard Modern Greek of the Institute of Modern Greek Studies – M. Triantaphillídis Foundation (Aristotle University of Thessaloniki, 1998) it is suggested *καταρχήν*. Furthermore, in the Dictionary of Modern Greek Language, the Grammar of 5th and 6th grade of Primary School (Philippáki-Warburton *et al.* 2009) and the Interinstructional Style Guide Manual (European Union, 2011), it is suggested *ενμέρει*, “partly”, while Tsolákis (1978, 2004) and Tsopanákis (1994) suggest *ενμέρει*.

The different spellings of the same multi-word compound may be due to the following factors:

1. The transitional period between the older and newer spelling. Holton *et al.* (1999, p. 33) point out that there are lots of varieties in spelling, which are due to differences in the author's educational practice during his school years in relation to the latest proposals and the prevailing trends,
2. Grammar update from earlier stages. Triantaphillídis (1949, 1976) in 1949 suggests *εντωμεταξύ*, “meanwhile”, while in 1976 *εντωμεταξύ*. Scholars, such as Phóris (2003, p. 104) point out that spelling, being a social convention, should in fact change whenever it is deemed that people should be facilitated so that they learn their language better,
3. The existence of many grammars, spelling guides and dictionaries simultaneously, whose proposals vary depending on their author. Therefore, a user does not always follow the official school / state grammar, but he/she is free to follow any book he/she likes,
4. The fact that some manuals / grammars / dictionaries accept duplicates, but leave room for a choice, without specifying clearly, why the one or the other type should be selected and without determining if they are all equivalent types. There are instructions in the recommendations of the experts, whose formulation causes confusion, such as: “... but this is not necessary ...”, “If there is a Greek term which does not prevail” (European Union, 2011, p. 14), “certain words or types are preferable” (Mánesis, 1999, p. 63), “... archaic words, many of which do not serve their purpose” (Panaréτου, 2009, p. 118), “to avoid loan-terms or words, when their use is not necessary”, “unnecessary use of types of Katharevousa where Modern Greek has a scholarly for” (Valeontís and Krimpás, 2014, p. 47), “... writing as one word is better when ...”, “... when the connection between its components is actually very close ...”, “accordingly” (Papanastasióu, 2008, p. 396) or “*καθένας, καθεμιά* (perhaps also *κάθεμια*, “each”...)” (Tsopanákis, 1994, p. 99). Therefore, the use of such expressions in the instructions indicates the subjectivity of the situation and automatically assigns the user the right to make linguistic choices at will, since the criterion of necessity is not unified and similar for all. Therefore, even in the same text, two different options can be found, e.g. *υπ' όψη* – *υπόψη*, “(take) into account”. Besides, according to Bampiniótis (1999), it should be noted clearly and in a sense of reality, that there is not and there cannot be an absolute consistency in the heterogeneous, since no group of experts has ever studied and effectively arranged the matter as a whole.

The Corpus of the Greek Bank Contracts (BanCo) is constructed for the quantitative and qualitative analysis of the special language (SL) of bank contracts (Vadasi and Frantzi,

2017). It includes texts of the main convention contract and various kinds of documents that accompany it and consists of 598,906 words.

Regarding the multi-word compounds mentioned above, the following have been found in BanCo: *υπόψη*, *υπ' όψη*, *υπόψιν* and *υπ' όψιν*, *ενμέρει* and *ενμέρει*, *εξαιτίας* and *εξ αιτίας*, *καθεμιά* and *κάθεμια*, *παραπέρα* and *παρά πέρα*, *αφενός* and *αφ' ενός*, *εφάπαξ* and *εφ' άπαξ*, *εφόσον* and *αφ' όσον*, *εφεξής* and *αφ' εξής*, *εξαρχής* and *εξ' αρχής*.

The grammars of Triantaphillidis (1941, 1949, 1975, 1976, 1985, 1993), Tsolákis (1978, 2004), Tsopanákis (1994) and Philippáki-Warburton *et al.* (2009), use one word, *υπόψη*, for the group *υπόψη*, *υπ' όψη*, *υπόψιν* and *υπ' όψιν*, “(take) into account”, while Klairis and Bampiniótis (2005) give it as *υπ' όψιν*. Regarding the dictionaries, the spelling *υπόψιν* is given in Bampiniótis (1998), *υπόψη* and *υπ' όψιν* in Bampiniótis (2008), *υπ' όψη* and *υπ' όψιν* in Bampiniótis (2014), *υπόψη* in (Kriarás, 1995) and the Dictionary of Modern Greek Language (Aristotle University of Thessaloniki, 1998) and all of the options in the Convenient Dictionary of Modern Greek Language (Academy of Athens, 2014). In BanCo, the spelling *υπ' όψιν* is preferred (90 occurrences), while *υπόψη*, written as one word, appears 79 times. The spelling *υπ' όψη* is found 11 times in the corpus while *υπόψιν* appears twice.

The compound *ενμέρει* – *ενμέρει* only appears as *ενμέρει* in BanCo, with 44 occurrences. In Triantaphillidis (1941, 1949, 1975, 1993) and Klairis and Bampiniótis (2005) it is given as *ενμέρει* while in Tsolákis (1978, 2004) and Tsopanákis (1994) *ενμέρει*. All of the dictionaries suggest the spelling in two words, while both spellings are suggested in the Convenient Dictionary of Modern Greek Language (Academy of Athens, 2014). Both types *εξαιτίας* and *εξ αιτίας*, “because of”, appear also equally in BanCo, *εξαιτίας* 20 times and *εξ αιτίας* 25 times. In all the above grammars the compound only appears as *εξαιτίας*. All of the dictionaries suggest the spelling as one word. There is certainly a preference in BanCo in the use of *καθεμιά* instead of *κάθεμια*, “each one”, since the first appears 85 times, while the second 26. The grammars also give the compound as *καθεμιά* while Tsopanákis (1994) gives both types. Regarding the dictionaries, they all suggest the spelling as one word, while in the Convenient Dictionary of Modern Greek Language (Academy of Athens, 2014) both spellings are given.

Παραπέρα is only found once in BanCo, only written as one word. Three of the grammars give this compound. The grammars of Triantaphillidis (1941, 1949, 1975, 1993) give the compound in both forms *παραπέρα* and *παρά πέρα*, while Tsopanákis (1994) gives it as *παραπέρα*. All dictionaries suggest the spelling as one word. *Εξ' αρχής* is found 5 times in BanCo and *εξαρχής* none. All grammars, except Klairis and Bampiniótis (2005), as well as all dictionaries suggest the spelling as one word, *εξαρχής*.

Εφόσον – *εφ' όσον*, “provided”, is very frequent in the corpus, with 946 appearances for *εφόσον* and 58 appearances of *εφ' όσον*. Only the grammar of Tsolákis (1978, 2004) gives this compound, in the one-word form. The spelling is suggested as one word in all dictionaries, except in Kriarás (1995) where there is no entry. *Αφενός* – *αφ' ενός*, “on the one hand”, *εφάπαξ* – *εφ' άπαξ*, “one-off” and *εφεξής* – *εφ' εξής*, “from now on”, are not given in any of the grammars used but are found in high frequencies in BanCo. *Αφενός* is found 27 times as one-word only, *εφάπαξ* 193 times and *εφ' άπαξ* 4 while *εφεξής* 197 times and *εφ' εξής* 15 times. In the dictionaries, they are all suggested as one word while Bampiniótis (2014) gives *αφ' ενός* as well and in the dictionary of the Academy of Athens, *εφ' άπαξ* and *αφ' ενός* are also given (Academy of Athens, 2014).

In this corpus, the tendency in spelling follows the line of the majority of grammars. Therefore, the majority of multi-word compounds occur as one word rather than two or more words. Grammars, dictionaries and guides give the scholarly multi-word compounds *αφενός*, “on the one hand”, *εφάπαξ*, “one-off”, *εφεξής*, “from now on”, *εφόσον*, “provided”, *καθεμιά*, “each one” as one word. In BanCo, most of these multi-word compounds are also written as one word: *αφ' ενός* (0) – *αφενός* (27), *εφ' άπαξ* (4) – *εφάπαξ* (193), *εφ' εξής* (15) – *εφεξής* (197), *εφ' όσον* (58) – *εφόσον* (946), *κάθεμια* (26) – *καθεμιά* (85). On the other hand, it is suggested, in some grammars, dictionaries and guides, that certain multi-word compounds should be written as two words: *ενμέρει* (0) – *ενμέρει* (44). However, in BanCo it is sometimes preferred the older spelling: *εξ' αρχής* (5) – *εξαρχής* (0), “from the start”, or *εξ αιτίας* (25) – *εξαιτίας* (20), “because

of", which indicates that both types of spelling are used: the multi-word compound *υπόψη*, "(take) into account", occurs in all possible spelling versions, i.e. *υπόψη*, *υπ' όψη*, *υπόψιν*, *υπ' όψιν*.

6. Conclusion

This work dealt with the identification of inconsistencies in the spelling of specific Greek word formulations. It particularly focused on the spelling of multi-word compounds either as one or as two words. The importance of finding spelling inconsistencies is due to the problems they can cause in communication and especially in translation. The existence of such inconsistencies was explored in various grammars and dictionaries of the Greek language. Then, the exploitation was focused on the special language used in bank contracts. The special language of bank contracts is a dynamic Language for Specific Purposes, since the banking system is dynamic itself, and is quite interesting due to the current world economic situation. For the exploitation of spelling situations in real language material, a corpus-based methodology was applied for the processing of BanCo, the Greek corpus of bank contract documents. The corpus-based methodology ensured accuracy and completeness for the processing of the language material.

It should be clearly noted that there is not an absolute consistency and agreement in spelling multi-words compounds in grammars and dictionaries of the Greek Language. Processing BanCo, the Greek Corpus of Bank Contracts, it was found that there is a great degree of inconsistency in the use of multi-word compounds in the Language for Specific Purposes of Bank Contracts. The texts of BanCo tend to follow Modern Greek Grammars for the spelling of multi-word compounds, i.e. they are mostly spelled as one word. However, this is not always the case since in the case of *ενμέρει* – *ενμέρει*, "partly", the two-word form is highly preferred and in the case of *εξαιτίας* – *εξ αιτίας* "because of", the two forms are used almost interchangeably. It could be said that the situation indicates the authors' preference to use Modern Greek, keeping, however, some relics of Katharevousa. The inconsistencies make even more necessary the agreement for the use of specific spelling types of multi-word compounds and, as a result, the construction of specialized dictionaries and grammars is required.

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