

Západočeská univerzita v Plzni
Fakulta filozofická

Bakalářská práce

**The Analysis of Relative Clauses in
Contemporary Business Texts**
Blanka Smrčinová

Plzeň 2012

Západočeská univerzita v Plzni

Fakulta filozofická

Katedra anglického jazyka a literatury

Studijní program Filologie

Studijní obor Cizí jazyky pro komerční praxi

Kombinace angličtina – němčina

Bakalářská práce

**The Analysis of Relative Clauses in
Contemporary Business Texts**

Blanka Smrčinová

Vedoucí práce:

Mgr. Ivan Matta

Katedra anglického jazyka a literatury

Fakulta filozofická Západočeské univerzity v Plzni

Plzeň 2012

Prohlašuji, že jsem práci zpracoval(a) samostatně a použil(a) jen uvedených pramenů a literatury.

Plzeň, duben 2012



Table of Contents

1. INTRODUCTION	1
2. THEORETICAL PART	3
2.1. Relative Clauses.....	3
2.1.1. Relative Clauses without Commas	4
2.1.2. Relative Clauses with Commas	4
2.1.3 The Affect of the Meaning by the Inclusion of Commas	5
2.1.4 Relative Pronouns.....	6
2.1.4.1 The Omission of Relative Pronouns	7
2.1.4.2 Relative Pronoun "Which"	8
2.1.4.3 Relative Pronoun "Whose".....	9
2.1.4.4 The Use of Who and Whom	10
2.1.5 Relative adverbs.....	11
2.1.6 Prepositions in relative clauses.....	12
2.1.7 Participle relative clauses.....	14
2.1.8 Infinitive relative clauses	16
2.2. Relative clauses in British and American English	17
3. PRACTICAL PART.....	19
3.1 The Analysis of Relative Clauses in the Text Nr.1	21
3.2 The Analysis of Relative Clauses in the Text Nr.2	28
3.3 The Analysis of Relative Clauses in the Text Nr.3	36
3.4 The Analysis of Relative Clauses in the Text Nr.4	45
3.5 Summary of results.....	51
4. CONCLUSION.....	52
5. BIBLIOGRAPHY	54
6. ABSTRACT	56
7. RESUME	57
8. APPENDICES	

1. INTRODUCTION

The topic of this bachelor's thesis is The Analysis of Relative Clauses in Contemporary Business Texts. The contemporary business texts include texts written in British and American English and part of the analysis implies the comparison of relative clauses in British and American texts. The use of the relative clauses is different in each area of the English language, especially the frequency of the use of relative clauses in the text, the use of relative pronoun, the location of the whole relative clause and of preposition in the sentence. In addition, nowadays are these differences appreciable in formal English and as well as in everyday English, which is used mainly in spoken language.

The aim of this thesis is to find out the difference of the use of relative clauses in British and American contemporary business texts. According to the theory mentioned above, the analysis will be concentrated on the use of relative pronoun or relative adverb and on the location of the prepositions in relative clauses. Another goal of this thesis is to recognise the other possible ways of expressing relative clauses, like the participle of the infinitive form.

This thesis is divided into two parts – a theoretical part and a practical part. In the theoretical part, the information about the relative clauses, its division, the use of relative pronouns and relative adverbs and the main differences of its use in British and American English is included. In the practical part, all relative clauses from selected contemporary texts are written down and to each sentence pertains a simple table, where the particular approaches are analysed. At the end, there is the short summary of the results.

The main secondary sources which were used for the theoretical part were especially Longman English Grammar and Oxford Guide to

English Grammar. The information about relative clauses in British and American English were found mainly in the books which are available on-line. For the practical part, especially the internet servers of British and American newspapers were used, like www.bbc.com, www.nytimes.com and www.guardian.co.uk. From these servers were chosen suitable texts which are dealing with current economical topics.

Relative clauses are a grammatical element which is possible for the analysis because there are differences in their use and in the use of relative pronouns which have occurred especially in recent time. Another possibility of analysis would be comparing English relative clauses from the other parts of the world where is used English language, like Australia and Africa.

2. THEORETICAL PART

2.1. Relative Clauses

The relative clause has the same function as the adjective. It is a subordinate clause which modifies a noun as an adjective or a prepositional phrase. We can call it an adjectival clause, but more usual is a relative clause, because it relates to the noun. Relative clauses can describe persons, things and events.¹ We can see examples of the adjective, prepositional phrase and the relative clause below:

Adjective: *The **green team** won.*

Prepositional phrase: *The **team in green** won*

Relative clause: *The **team who were wearing green** won.*

We usually prefer the pattern that expresses the information in the shortest way. For example, *the green team* is more usual than *the team who were wearing green*.

The relative clause can be joined to the main clause by a relative pronoun e.g. *who, that, which, whose, whom*. The relative pronoun can be sometimes replaced by the relative adverb, for example, *when, why, where*. It often makes the sentence easier to understand. Here is the example:²

*This is the house **in which** he lived.*

*This is the house **where** he lived.*

¹ ALEXANDER (1988), p.16

² English Grammar Online

2.1.1. Relative Clauses without Commas

There are relative clauses which do not have commas and which have commas.

The relative clauses which do not have a comma around them are called *restrictive* or *defining* clauses. The defining clauses are introduced by the relative pronoun *that*, *who* and *which*.³ These clauses can be divided into two kinds of clauses. They are identifying clauses and classifying clauses. They provide necessary information about the subject or object. When we use it in the speech, we do not pause before them. We can see the difference between these kinds of relative clauses in the following examples:

Identifying clause: *I met the woman **who lives next door**.*

Classifying clause: *The woman **who lives next door** has a new car.*

In the both of these examples there is the omission of comma. The identifying clause tells us which woman I met. It can identify the noun, say which one is meant. But the classifying clause tells us what kind of woman has a new car. The relative pronoun cannot be left out in defining clauses.⁴

2.1.2. Relative Clauses with Commas

Relative clauses with commas are called *non-defining*, *non-restrictive* or sometimes *non-identifying*. They also can be divided into two kinds of relative clauses. They provide an extra information, which can be omitted and could be also put into brackets, but they are used especially

³ DUŠKOVÁ (2006), p.616

⁴ EASTWOOD (1994), p.358

in spoken language, so they can be recognised from the interrupted intonation. ⁵They are adding and connective clauses. There are two examples given below:

Adding clause: *Julia, **who was injured**, went to the hospital.*

Connective clause: *Julia went to the hospital, **which is near her town**.*

The adding clause adds some extra information that may not be known. The adding clause can be left out without changing the meaning. The sentence still makes sense. The adding clauses are often used in informative texts. They are more formal and usually used in a written style.

In the adding clause cannot be replaced the relative pronouns *who*, *whom*, *whose* or *which* by *that*. The relative pronoun cannot be left out from the adding clause. ⁶

The difference between adding clause and connective clause is that connective clause tells us what happened next.

2.1.3 The Affect of the Meaning by the Inclusion of Commas

If the comma is omitted, it can seriously affect the meaning of the sentence. For example:

*Power stations **which cause pollution** should be banned.*

*Power stations, **which cause pollution**, should be banned.*

The first sentence without comma tells us, that some power stations should be banned, because they cause pollution. But the second

⁵ TRYML (1976), p.241

⁶ EASTWOOD (1994), p.362

sentence informs us, that all power stations should be banned, because they cause pollution. In the second sentence is the relative clause only additional information, it is the adding clause. The comma changes the meaning of the sentence and also the kind of the relative clause.

2.1.4 Relative Pronouns

Relative pronouns are: *who, that, which, whose* and *whom*. Relative pronouns which can refer to people are: *who, whom, that* and the possessive *whose*.⁷

The relative pronoun can stay in the place of noun subjects or subject pronouns. When the relative pronoun refers to the subject it cannot be omitted. The subject pronoun is never used with the relative pronoun together to refer to the subject. We use *who* and *that* when it refers to people and *which* or *that* when it refers to things and animals.

Who and *that* can be interchanged, but it is generally preferred to use *who* when the reference is to a person or persons as subject of the verb.⁸ In formal perspective English *that* should not be used for people. Nevertheless, it is common for native speakers to use *that* for people both in speaking and less formal writing.⁹

The relative pronoun can be used also in the place of noun objects. It is used *who, whom* and *that* in the reference to people and *which* or *that* in the reference to things and animals. When these relative pronouns refer to an object, they can be commonly omitted but always only in defining clauses. Relative pronouns which refer to an object are followed

⁷ ALEXANDER (1988), p.17

⁸ ALEXANDER (1988), p.17

⁹ DECAPUA (2008), p.319

by a noun. That is a reason, why it can be omitted. On the contrary, the relative pronoun in the place of a subject is followed by a verb.¹⁰

2.1.4.1. The Omission of Relative Pronouns

Sometimes the relative pronoun can be left out. The omission of the relative pronoun is common in informal English. The relative pronoun can be omitted only if it not the subject of the relative clause, for example:

*The man **who was sitting next to Marry** has a red coat.*

In this case the relative pronoun (who) cannot be left out, because it is the subject.¹¹

The relative pronoun can be also dropped altogether but only in defining clauses. The omission of the relative pronoun in defining clauses can be used as the alternative option when we want to avoid the choice between *who* and *whom*. The example is given below:

*That handsome man (**who/whom/that**) we met yesterday works at the office.*

The use of *that* in defining clauses is also possible. The omission of the relative pronoun in non-defining relative clauses is not possible.

The relative pronoun is usually left out in the place of object when it goes after a pronoun, quantifier or a superlative. For example:

Superlative: *This is the worst day (**which/that**) I can imagine.*

Pronoun: *I think there is no one (**who/whom**) I can really trust.*

¹⁰ ALEXANDER (1988), p.18

¹¹ EASTWOOD (1994), p.361

2.1.4.2 Relative Pronoun “Which”

The relative pronoun *which* can refer to one word but also to a whole sentence. The usage of *which* referring to the whole sentence may lead to ambiguity, so this device should be avoided. An example can be seen below:

*She crashed the car, **which** was expensive.*

This relative clause is introduced by the relative pronoun *which*, and the sense is not clear. It is not known, if the car was expensive or the crash and its consequences. The relative pronoun *which* can introduce a new sentence or refer to a preceding sentence. It is possible, but it should not be allowed to become a mannerism.¹²

The comma is normally put before *which*. *Which* can be replaced by *that* in defining clauses, but it is not possible in non-defining clauses. In non-defining clauses *which* must be used. We have a choice between *which* and *that* in defining clauses, but the use of *which* is a little more formal.

When *which* refers to a whole sentence and it is used in the sense of *this* or *that*, we can also use expressions such as *in which case*, *at which point* or *on which occasion*. For example:¹³

*I may be late today, **in which case** I will phone you.*

When it has to be decided between the usage of *which* and *who*, *who* is always used when it refers to a person and *which* is used when it refers to a thing or an idea. The difference between *who* and *which* is the same like between *he/she* and *it*. It can be seen it on the example:

Reference to a person: *Who was the **man who** arrived with you?*

¹² GRENNBAUM (1988), p. 770

¹³ ALEXANDER (1988), p.23

Reference to a thing: *It was a **dream which** came true.* ¹⁴

Which often refers to the human groups e.g. a tribe, the Council for Local Education Authorities and also to the single people in the construction like "...the policeman, which he obviously was...". In this case *which* refers to the profession and can be replaced by *and this* and *that*. ¹⁵

2.1.4.3 Relative Pronoun "Whose"

The relative pronoun *whose* is used in place of possessive adjectives e.g. *my, your, her, his*. It usually relates to a person, but it can also replace the possessive adjective *its*. The relative pronoun *whose* can have personal reference and also nonpersonal, although there is a certain reluctance to use *whose* for nonpersonal expressions. ¹⁶There are some examples:

*She is **the woman whose** courage I admire.* (Whose is in the place of possessive adjective her.)

*He is **the man whose** car was stolen.* (Whose is in the place of possessive adjective his.)

*This is **the house whose** doors are broken.* (Whose is in the place of possessive adjective its.)

The use in the place of possessive adjective *its* is often avoided and replaced by *where*. *Whose* can be sometimes regarded as the genitive of the personal *who*. That is the reason why many native speakers rather choose the relative adverb *where*. It can be seen in the sentence below:

¹⁴ EASTWOOD (1994), p.360

¹⁵ GRENNBAUM (1988), p.771

¹⁶ QUIRK (1985), p.366

Relative pronoun *whose*: *This is the house **whose** doors are broken.*

Relative adverb *where*: *This is the house **where** the doors are broken.*

Another option how the relative pronoun *whose* can be replaced is the pattern *of which*. It is used in a formal context and it must relate to a thing. It is used especially when the use of *whose* with nonpersonal reference want to be avoided.¹⁷ For example:

Relative pronoun *whose*: *My friends are playing the game whose rules I do not understand.*¹⁸

The pattern *of which*: *My friends are playing a game the rules of which I do not understand.*

It is very important to make clear the sense of the whole sentence. It must be made clear who or what is meant by **whose**. You can see it at following example:

Sir Peter is much annoyed at this evidence of Mrs Smith's interference, whose existence he had never suspected.

In this example is is not known, if Sir Peter was surprised by the existence of evidence, the interference or even by Mrs Smith. This sentence should be rephrased.¹⁹

2.1.4.4 The Use of Who and Whom

The use of the relative pronoun *who* and *whom* is not strictly distinguished. There is not the rule, that *whom* is used as the objective

¹⁷ QUIRK (1985), p.367

¹⁸ ALEXANDER (1988), p.19

¹⁹ GRENNBAUM (1988), p.775

form and *who* only as the subjective form. The tendency is, that the relative pronoun *whom* is mainly used in formal English and the relative pronoun *who* is used in informal English. *Whom* can be in informal English avoided altogether and can be replaced by *who*, *that* or zero. When the relative pronoun is object, we can meet all these forms:

*This is a person **whom/who/that/(zero)** you should know.*

If the relative pronoun is a prepositional complement, the preposition can be put before *whom*. *Whom* is therefore used after prepositions and mostly in written language.²⁰ We have than these options:

Preposition followed by whom: *This is the person **to whom** you spoke.*

End-position of the preposition: *This is the person **whom/who/that/(zero)** you spoke to.*²¹

2.1.5 Relative adverbs

Relative adverbs can be used in relative clauses after a noun instead of relative pronouns. In the place of a relative pronoun can be used *when*, *where* and *why*. These clauses are sometimes called relative clauses of time, place and reason. The relative adverb *when* refers to the noun expressing time, such as day, occasion, season, moment. The relative adverb *where* follows only the noun expressing place, such as place, town, house, country and the relative adverb *why* normally follows the noun reason. These relative adverbs can replace the relative pronoun

²⁰GUNELL(2002),p.165

²¹QUIRK (1985), p.368

which with a preposition. It can be also replaced by the relative pronoun *that*, but only in defining clauses. The example is given bellow:²²

That: I still remember the year ***that*** we bought our new house.

Which + preposition: I still remember the year ***in which*** we bought our new house.

Relative adverb: I still remember the year ***when*** we bought our new house.

The relative adverb can be also omitted but only in defining clauses. A relative adverb or a relative pronoun has to be used in non-defining clauses. Instead of a clause with the relative adverb *where*, we can use the one with a preposition, but this option is less formal.²³

2.1.6 Prepositions in relative clauses

The relative pronoun can be the object of a preposition. The preposition in the relative clause can stay directly before the relative pronoun or at the end-position. The end-position of preposition is very usual in everyday speech.

When it is needed to refer to a person, *whom* can be only used directly after a preposition. In this case, the relative pronoun cannot be left out and we cannot replace *whom* by *that*. This usage of preposition in relative clauses is very rare and formal. There is an example:²⁴

*He is the man **from whom** I bought the house.*

The preposition can be also moved to the end-position. If this happens, the relative pronoun *whom* can be reduced to *who* or it can be

²² ALEXANDER (1988), p.22

²³ EASTWOOD (1994), p.365

²⁴ ALEXANDER (1988), p. 20

replaced by *that*. The unabbreviated form *whom* can be still used, but it is less usual.²⁵ In the case of end-position of preposition there is also very often the omission of the relative pronoun. This usage is very often in informal speech. You can see some examples of the end-position of preposition in relative clauses below.

The end-position: *I will introduce you to the man **who/that** I live **with**.*

The end-position with whom: *She is the woman **whom** I gave the expensive present **to**.*

Omission of relative pronoun: *He is the manager I complained **to**.*

The omission of the relative pronoun is possible only in defining clauses. *Whom* has to be used in non-defining clauses when it refers to a person. The use of *that* is not possible. Here is the example:

The woman **with whom I share the flat/whom I share the flat with** has not paid her rent yet.

When it is referred to things or animals, only the relative pronoun *which* can be put in the sentence when it is used directly after the preposition. In this case the relative pronoun cannot be omitted. This use is very rare and is used in formal speech.

*This is the cup **in which** I had a coffee.*

The preposition can be moved to the end-position. In this case is possible to replace *which* by *that*. The relative pronoun can be also

²⁵ EASTWOOD (1994), p.361

dropped altogether, when the preposition is in the end-position. It is used in informal and everyday speech.²⁶ For example:

*This is the cup **that/which** I had the coffee **in**.*

This is cup I had the coffee in.

The omission of the relative pronoun is possible only in defining clauses. The relative pronoun cannot be left out in non-defining clauses and also *which* cannot be replaced by *that*. This alternation is not possible.

*The company, **with which we have been dealing/which we has been dealing with** for several years, went bankrupt.*

The object of a preposition can be also the relative pronoun *whose* with the noun. The preposition can be directly before *whose* or can be moved to the end-position. This alternation can be used in defining as well as in non-defining clauses.²⁷

*Last year he caught a serious illness **from whose** effects he still suffers.*

The preposition "of" can be used before *whom* and *which* in non-defining clauses to refer number of quantity or words which express the quantity e.g. some, several, the majority, all, half, a quarter.

2.1.7 Participle relative clauses

An active participle can be used as well as a passive participle in a relative clause. An active participle can be used in a relative clause without a pronoun or an auxiliary verb. The participle can refer to the

²⁶ ALEXANDER (1988), p.21

²⁷ ALEXANDER (1988), p.21

present as well as to the past. The auxiliary verb has to be dropped altogether. Some examples are seen below.²⁸

*Those people **taking** photos over there come from Germany.*

= *Those people **who are taking** photos over there come from Germany.*

"...who are taking..." is a relative clause. In the first sentence it is formed only by an active participle which refers to the present.

*The policeman took no notice of the telephone **ringing** on his desk.*

= *The policeman took no notice of the telephone **which was ringing** on his desk.*

"...which was ringing..." is a relative clause. In the first sentence it is the relative clause formed only by an active participle which refers to the past.

An active participle can also refer to a state:

*All the buildings **belonging** to the bank are insured.*

= *All the buildings **which belong** to the bank are insured.*

The active participle can be sometimes used also in repeated actions but it is not used for a single complete action.²⁹

*People **washing up** every day have very dry hands.*

= *People **who wash up** every day have very dry hands.*

²⁸ EASTWOOD (1994), p.363

²⁹ EASTWOOD (1994), p.364

A passive participle can be also used in a relative clause. It can be used without a pronoun or an auxiliary verb.

*Stones **thrown** at the house by vandals smashed a window.*

= *Stones **which were thrown** at the house by vandals smashed a window.*

The participle is usually put after a noun, but sometimes can put before a noun e.g. a ringing phone. But it is not possible to put a whole relative clause before the noun.³⁰

Another possibility of the use of a participle in a relative clause is, when the verb in the clause expresses wish, hope or desire and also non-defining relative clauses which contain any verb of knowing or thinking (know, think, believe, expect) can be replaced by a present participle. You can see it on the example below:³¹

Bill, who expected to be paid following week, offered...

Bill, expecting to be paid following week, offered...

2.1.8 Infinitive relative clauses

Infinitive relative clauses are formed by an adjective and a to-infinitive form. The to-infinitive form can be used after an ordinal number e.g. *first, second*, after *next, last, only* and after the superlative form of adjective e.g. *youngest, smallest*. There are some examples below:³²

*The last person **to leave** will have to close the window.*

= *The last person **who leaves** will have to close the window.*

³⁰ EASTWOOD (1994), p.364

³¹ THOMSON (1987), p.85

³² EASTWOOD (1994), p.364

*UNIS were the only company **to reply** to my covering letter.*

= *UNIS were the only company **who replies** to my covering letter.*

The infinitive replaces a subject pronoun and a verb. It could not be used to replace an object pronoun and a verb because it could have had completely different meaning. But a passive infinitive can be used in replacing a passive verb and *that*, where *that* is a subject pronoun of passive verb. There is an example:

*the first man that was seen... – the first man **to be seen**...*

The infinitive in a relative clause can be also used when it expresses an idea of purpose or permission. In this case the infinitive replaces a verb and a relative pronoun as object.

*They need a garden **to play**. (They need a garden where they can play.)* These two uses of infinitive can lead sometimes to confusion but it is very rare because the meaning of the infinitive is usually clear by the rest of the sentence.³³

2.2. Relative clauses in British and American English

The American and British English have the same list of relative pronouns: *who*, *whom*, *which*, *that*, *whose* and zero (the omission of the relative pronoun). *Whom* is not used in common language these days, except the use after the preposition. Without the preceding preposition is *whom* used more often in British English.

*BrE: The woman **whom** you saw was my mother.*

When the relative pronoun refers to the person or animal, can be normally chosen between *who* or *that*, if the relative pronoun is the

³³ THOMSON (1987), p.84

subject of the relative clause. American English prefers to use *that* and the one with *who* predominates in British English. But this rule proceeds only in defining clauses. In non-defining relative clauses *that* is not normally used. American English prefer to use *that* and the one with *who* predominates in British English. If the relative pronoun is the direct object of the sentence, it can be chosen between *which* and *that* in defining relative clauses. American English tends to use *that* rather than *which*.³⁴

³⁴GUNELL(2002), p.165

3. PRACTICAL PART

The second, practical part of this thesis is focused on the analysis of relative clauses in contemporary business texts. The analysis is targeted on the comparison of British and American English, the use of relative clauses in these texts, their frequency and the choosing or omitting of relative pronouns or relative adverbs.

The analysed texts have been chosen from British and American business news. As primary sources were used newspaper The Guardian, The New York Times and www.bbc.com. All chosen texts have been dealing with very current events relating to world business and economy. At least 2 contemporary texts in British English and 2 contemporary texts in American English were indigent for the analysis. The analysed texts and their parts and extracts will be marked "Text Nr.1 – Text Nr.4" and the whole texts can be found in the Appendices.

Firstly, the contemporary business texts in British English will be analysed. Simple tables are applied for the analysis of separate sentences. One table with 6 approaches, which will be analysed, belongs to each sentence containing a relative clause.

As stated in the theoretical part, English relative clauses are divided to defining and non-defining clauses and this division is the first approach which will be analysed. Next very important issue which will be mentioned in the table is the use of a relative pronoun or a relative adverb. The use of relative pronouns is the topic which has been paid a lot of attention in the theoretical part and it is a significant factor in distinction between British and American English. Next approaches which will be analysed are the function of relative pronoun and the position of relative clause. Whole core and relative sentences for lucidity are also mentioned in the table.

A short summary of the analysed approaches is given at the end of each list with relative clauses from the text, where you can find more information about the analysed text and where the theoretical features will be summed up and, if there are any, some alternatives will be showed.

To conclude this part, a short summary of results will be added.

3.1 The Analysis of Relative Clauses in the Text Nr.1

Appendix Nr.1: Contemporary business text in British English

Followings sentences are all sentences containing relative clauses from the text in the Appendix Nr.1.

1. It is banks' capital markets whizz-kids who were behind the last decade's boom in "derivatives" - complex contracts that allow clients to speculate on financial markets.

Core sentence	It is banks' capital markets whizz-kids...
Relative clause	...who were behind the last decade's boom in "derivatives" - complex contracts...
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	Who
Position of the RC	in the middle of the sentence

Core sentence	...who were behind the last decade's boom in "derivatives" - complex contracts...
Relative clause	...that allow clients to speculate on financial markets.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	That
Position of the RC	end of the sentence

2. For example, the investment bank may know a pension fund in London who wants to buy Russian mortgage debt, while its Moscow office may know a local home loans company.

Core sentence	For example, the investment bank may know a pension fund in London...
Relative clause	...who wants to buy Russian mortgage debt
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	who
Position of the RC	in the middle of the sentence

3. It is the buyer who should end up with all the risk.

Core sentence	It is the buyer...
Relative clause	...who should end up with all the risk.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	who
Position of the RC	end of the sentence

4. But as the demise of Lehman Brothers and others demonstrated, the business can contain many hidden risks that only come to light during a financial crisis.

Core sentence	The business can contain many hidden risks...
Relative clause	...that only come to light during a financial crisis.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

5. For this reason, all investment banks are required by law to have a "Chinese Wall" that prevents information passing from the advisory division to the markets division.

Core sentence	All investment banks are required by law to have a "Chinese Wall"...
Relative clause	...that prevents information passing from the advisory division to the markets division.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

6. The case has led to calls by some US politicians for new rules that will ban traders at investment banks from exploiting their clients' gullibility.

Core sentence	The case has led to calls by some US politicians for new rules...
Relative clause	...that will ban traders at investment banks from exploiting their clients' gullibility.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	That
Position of the RC	end of the sentence

7. Warburgs, Salomon Brothers, JP Morgan, Merrill Lynch, Bear Stearns are all big investment banks that have been bought up by High Street banks

Core sentence	Warburgs, Salomon Brothers, JP Morgan, Merrill Lynch, Bear Stearns are all big investment banks...
Relative clause	...that have been bought up by High Street banks.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	That
Position of the RC	end of the sentence

8. In the US, former central banker Paul Volcker argued successfully that the government should ban these universal banks from their more risky activities that gambled depositors' money on global markets.

Core sentence	The government should ban these universal banks from their more risky activities...
Relative clause	...that gambled depositors' money on global markets.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

9. By channelling money from those who have it spare, to those who can put it to good use, Wall Street and the City help drive the investment that underpins economic growth.

Core sentence	By channelling money from those...
Relative clause	...who have it spare
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	who
Position of the RC	in the middle of the sentence

Core sentence	By channelling money from those who have it spare, to those...
Relative clause	...who can put it to good use
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	who
Position of the RC	in the middle of the sentence

Core sentence	Wall Street and the City help drive the investment...
Relative clause	...that underpins economic growth.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

10. The most profitable transactions usually come when a bank spots an opportunity to match buyers and sellers that nobody else has seen.

Core sentence	The most profitable transactions come when a bank spots an opportunity to match buyers and sellers...
Relative clause	...that nobody else has seen.
Defining/non-defining RC	defining
RP Function (Subject/Object)	object of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

11. And some may also ask whether a business that makes money through the creation of ever more debts has already reached the limit of its social usefulness.

Core sentence	And some may also ask whether a business... has already reached the limit of its social usefulness...
Relative clause	...that makes money through the creation of ever more debts...
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	in the middle of the sentence

This text for analysis has been found in BBC News. It is very current text about money and banking. The text is quite long and it should acquaint common people with the importance of investment banks, so the vocabulary regards to banking but it is understandable.

The frequency of the use of relative clauses is high. The sentences are usually composed of 2 and more clauses. More relative clauses also occur in one sentence. All relative clauses are defining relative clauses. It results from the analysis that the relative pronoun *who* instead of *that* could be used only in one case. The relative pronoun *who* is used five times in this text and in the sentence Nm.2 it is used in the connection with the noun expressing a thing but the meaning of the word relates also to people. There does not occur the relative pronoun *which* in this text.

There are more complicated and longer sentences in this text, so 5 relative clauses are located in the middle of the sentence. There are no relative clauses with a preposition. The relative pronoun has the function as the subject of relative clause in almost all sentences. There is only one case with the relative pronoun as the object of relative clause and it is in the sentence Nr.10.

3.2 The Analysis of Relative Clauses in the Text Nr.2

Appendix Nr.2: Contemporary business text in British English

Followings sentences are all sentences containing relative clauses from the text in the Appendix Nr.2.

1. Ministers in the Eurogroup had been expected to gather for talks which, if all had gone to plan, would have approved the rescue funds to save Greece from a messy bankruptcy next month.

Core sentence	Ministers in the Eurogroup had been expected to gather for talks...
Relative clause	...which would have approved the rescue funds to save Greece from a messy bankruptcy next month.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	which
Position of the RC	end of the sentence

2. Juncker said he was still awaiting written undertakings from Greek party leaders on pushing through the austerity package of pay, pension and job cuts which parliament passed on Sunday as rioters torched dozens of buildings in central Athens.

Core sentence	Juncker said he was still awaiting written undertakings from Greek party leaders on pushing through the austerity package of pay, pension and job...
Relative clause	...which parliament passed on Sunday as rioters torched dozens of buildings in central Athens.
Defining/non-defining RC	defining
RP Function (Subject/Object)	object of the RC
Relative pronoun/relative adverb	which
Position of the RC	end of the sentence

3. Under intense pressure to come up with the additional savings ahead of the meeting of finance ministers at which Athens hopes the deal will be sealed.

Core sentence	Under intense pressure to come up with the additional savings ahead of the meeting of finance ministers...
Relative clause	...at which Athens hopes the deal will be sealed.
Defining/non-defining RC	defining
RP Function (Subject/Object)	object of a preposition
Relative pronoun/relative adverb	which + preposition "at"
Position of the RC	in the middle of the sentence

4. But eurozone finance ministers, who had been expected to endorse the deal last week, said Athens would still have to make more cuts after leaders backing Papademos's coalition government refused to cut pensions further.

Core sentence	But eurozone finance ministers... said Athens would still have to make more cuts after leaders backing Papademos's coalition government refused to cut pensions further...
Relative clause	...who had been expected to endorse the deal last week...
Defining/non-defining RC	non-defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	who
Position of the RC	in the middle of the sentence

5. The request appeared to remain a sticking point after the conservative leader Antonis Samaras, who is tipped to be next prime minister, refused to sign.

Core sentence	The request appeared to remain a sticking point after the conservative leader Antonis Samaras... refused to sign...
Relative clause	...who is tipped to be next prime minister...
Defining/non-defining RC	non-defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	who
Position of the RC	in the middle of the sentence

6. On Sunday he told parliament he would back the draconian terms of the new loan agreement solely to avoid the country "leaping into the abyss" after two years of "wrong" policies that had brought it to its knees

Core sentence	On Sunday he told parliament he would back the draconian terms of the new loan agreement solely to avoid the country "leaping into the abyss" after two years of "wrong" policies...
Relative clause	...that had brought it to its knees
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

7. Greece's GDP is expected to contract by around 4% this year in what would be a fifth straight year of recession.

Core sentence	Greece's GDP is expected to contract by around 4% this year...
Relative clause	...in what would be a fifth straight year of recession.
Defining/non-defining RC	defining
RP Function (Subject/Object)	object of a preposition
Relative pronoun/relative adverb	what + preposition "in"
Position of the RC	end of the sentence

This text for the analysis has been found in British newspapers The Guardian. It discusses a current economical trouble in Eurozone. The text is written in a journalistic style and it is quite difficult on vocabulary.

The sentences are complicated and long, so some relative clauses are located in the middle of whole sentence. The frequency of the use of relative clauses is not so high. Contrary to the text Nm.1, there is not so frequently used the relative pronoun *that*. It occurs only once in this text. Instead of the relative pronoun *that* is used *which* and *who* for the nouns expressing a person.

2 non-defining clauses also appear in this text. Both of them are introduced with the relative pronoun *who*. This text also included two relative clauses with the object of a preposition in defining clauses. Namely it occurs in the sentence Nr.3 and in the sentence Nr.7. The last relative clause is introduced with *what*, which is primarily an interrogative

pronoun. The interrogative pronoun *what* can be as well replaced by the relative pronoun *which*.

This text also contains a form which substitute a relative clause – a participle. The sentence where occurs the participle is mentioned below:

*Of all of Greek political leaders, he has been the most vocal in opposing the troika's fiscal remedies **emphasizing** their effect on deepening an already worse-than- expected recession.*

The sentence with the relative clause substituting the participle would have got this form:

Of all of Greek political leaders, he has been the most vocal in opposing the troika's fiscal remedies who emphasizes their effect on deepening an already worse-than- expected recession. .

3.3 The Analysis of Relative Clauses in the Text Nr.3

Appendix Nr.3: Contemporary business text in American English

Followings sentences are all sentences containing relative clauses from the text in the Appendix Nr.3.

1. Other government agencies, have asserted that the unemployment program increases aggregate spending, and by that channel even helps people who are not unemployed.

Core sentence	Other government agencies, have asserted that the unemployment program increases aggregate spending, and by that channel even helps people...
Relative clause	...who are not unemployed.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	who
Position of the RC	end of the sentence

2. The fact that the beneficiaries' living standards depend so much on them helps make the case that the program's benefits outweigh their cost.

Core sentence	The fact... helps make the case that the program's benefits outweigh their cost...
Relative clause	...that the beneficiaries' living standards depend so much on them...
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	in the middle of the sentence

Core sentence	The fact that the beneficiaries' living standards depend so much on them helps make the case...
Relative clause	...that the program's benefits outweigh their cost.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

3. But editorial writers and commentators go too far when they jump from the consumer-spending observation to the assertion that unemployment insurance actually stimulates employment by increasing the number of people whom employers are willing to hire.

Core sentence	But editorial writers and commentators go too far when they jump from the consumer-spending observation to the assertion...
Relative clause	...that unemployment insurance actually stimulates employment by increasing the number of people
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	in the middle of the sentence

Core sentence	Unemployment insurance actually stimulates employment by increasing the number of people...
Relative clause	...whom employers are willing to hire.
Defining/non-defining RC	defining
RP Function (Subject/Object)	object of the RC
Relative pronoun/relative adverb	whom
Position of the RC	end of the sentence

4. The benefits are financed by taxpayers, the owners of government debt or the beneficiaries of other government programs (which cannot grow because of the size of the unemployment insurance budget).

Core sentence	The benefits are financed by taxpayers, the owners of government debt or the beneficiaries of other government programs
Relative clause	(which cannot grow because of the size of the unemployment insurance budget).
Defining/non-defining RC	non-defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	which
Position of the RC	end of the sentence, in the brackets

5. The businesses serving those who pay for the unemployment insurance program.

Core sentence	The businesses serving those...
Relative clause	...who pay for the unemployment insurance program.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	who
Position of the RC	end of the sentence

6. Depending on the labor intensity of the goods and services that the unemployed buy, compared with the labor intensity of the goods and services that those who pay for unemployment do not buy.

Core sentence	Depending on the labor intensity of the goods and services...
Relative clause	...that the unemployed buy.
Defining/non-defining RC	defining
RP Function (Subject/Object)	object of the RC
Relative pronoun/relative adverb	that
Position of the RC	in the middle of the sentence

Core sentence	compared with the labor intensity of the goods and services...
Relative clause	...that those do not buy.
Defining/non-defining RC	defining
RP Function (Subject/Object)	object of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

Core sentence	That those...do not buy.
Relative clause	...who pay for unemployment
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	who
Position of the RC	in the middle of another RC

7. If the unemployment insurance program redistributes resources from people who spend a relatively large fraction of their resources on restaurants and hotels toward people who spend a large fraction on groceries and cellphone services, the redistribution may well reduce national labor demand rather than increase it.

Core sentence	If the unemployment insurance program redistributes resources from people...
Relative clause	...who spend a relatively large fraction of their resources on restaurants and hotels.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	who
Position of the RC	in the middle of the sentence

Core sentence	If the unemployment insurance program redistributes resources from people who spend a relatively large fraction of their resources on restaurants and hotels toward people...
Relative clause	...who spend a large fraction on groceries and cellphone services.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	who
Position of the RC	in the middle of the sentence

8. New Keynesian models of the business cycle offer a coherent theory about how the composition of the demand for final goods might be affected by unemployment compensation that has little to do with the distinction between consumption and investment.

Core sentence	New Keynesian models of the business cycle offer a coherent theory...
Relative clause	...about how the composition of the demand for final goods might be affected by unemployment compensation.
Defining/non-defining RC	defining
RP Function (Subject/Object)	object of a preposition
Relative pronoun/relative adverb	how + preposition "about"
Position of the RC	in the middle of the sentence

Core sentence	How the composition of the demand for final goods might be affected by unemployment compensation...
Relative clause	...that has little to do with the distinction between consumption and investment.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

This text is written in American English. It has been found in the New York Times. The topic of this article is unemployment and above all the benefits for unemployed people. The text is quite complicated, it contains long compound and complex compound sentences. It does not contain foreign vocabulary, but the whole text can be not so clear because of the long sentences. The frequency of the use of relative clauses is quite high.

The article is taken from the American newspaper New York Times, but one-half of the relative clauses there are introduced by the relative pronouns *who* and *which*. There is used *who* in every relative clause, where the noun is expressing the human being. The relative pronoun *that* does not occur so often as in the other examples. The relative pronoun *whom* appeared once in the text in the place of the object of relative clause. This form is very rare in everyday English and it does not occur even in the British texts.

One non-defining clause which is quite dissimilar because it is given in the brackets appeared in this text. The brackets can substitute a comma and it can appear especially in a journalistic texts. All residual clauses are defining clauses. An object of preposition also occurs in the last sentence. It is connected with *how*, which is not a relative pronoun.

It is very frequent in this text that there are emerging 2 and more relative clauses in one sentence. And there is no rule that 2 relative clauses which are emerged in one sentence should be introduced by the same relative pronoun. For example, the sentence Nr.3 contains 2 relative clauses and they are connected with the relative pronoun *whom* and *that*. A similar example is in the sentence Nr.6.

3.4 The Analysis of Relative Clauses in the Text Nr. 4

Appendix Nr.4: Contemporary business text in Afroamerican English

Followings sentences are all sentences containing relative clauses from the text in the Appendix Nr.4.

1. There was a time that having a bank account at a big bank was a money maker for customers and not a money loser.

Core sentence	There was a time...
Relative clause	...that having a bank account at a big bank was a money maker for customers and not a money loser.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

2. The national banks have increased the number of fees that customers are being charged in order to generate more revenue.

Core sentence	The national banks have increased the number of fees...
Relative clause	...that customers are being charged in order to generate more revenue.
Defining/non-defining RC	defining
RP Function (Subject/Object)	object of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

3. Customers are being hit with monthly maintenance fees, service fees, and low balance fees that could take as much as \$15 a month from their accounts.

Core sentence	Customers are being hit with monthly maintenance fees, service fees, and low balance fees...
Relative clause	...that could take as much as \$15 a month from their accounts.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

4. Here are a few ways that you can deal with rising bank fees.

Core sentence	Here are a few ways...
Relative clause	...that you can deal with rising bank fees.
Defining/non-defining RC	defining
RP Function (Subject/Object)	object of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

5. There are still banks out there that will not charge you fees for a checking or savings account.

Core sentence	There are still banks out there...
Relative clause	...that will not charge you fees for a checking or savings account.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

6. Search for financial institutions that have low minimum balance requirements, no monthly maintenance fees, and no transaction requirements.

Core sentence	Search for financial institutions...
Relative clause	...that have low minimum balance requirements, no monthly maintenance fees, and no transaction requirements.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

7. Banks often offer free accounts to customers that take advantage of their services.

Core sentence	Banks often offer free accounts to customers...
Relative clause	...that take advantage of their services.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

8. You can also enroll in direct deposit since many banks waive the monthly maintenance fees for customers that sign up for direct deposit.

Core sentence	You can also enroll in direct deposit since many banks waive the monthly maintenance fees for customers...
Relative clause	...that sign up for direct deposit.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

9. As you can see, you have a number of options that you can try to keep your bank account from getting hit with additional fees.

Core sentence	As you can see, you have a number of options...
Relative clause	...that you can try to keep your bank account from getting hit with additional fees.
Defining/non-defining RC	defining
RP Function (Subject/Object)	object of the RC
Relative pronoun/relative adverb	that
Position of the RC	end of the sentence

10. So, take the time to find a bank that shows you they appreciate your business by helping you to actually hold onto your money.

Core sentence	So, take the time to find a bank...
Relative clause	...that shows you they appreciate your business by helping you to actually hold onto your money.
Defining/non-defining RC	defining
RP Function (Subject/Object)	subject of the RC
Relative pronoun/relative adverb	that
Position of the RC	in the middle of the sentence

I have chosen this text from the internet website www.afro.com. It is a contemporary text written in afroamerican English. The topic of text is banking fees, their permanent raising and some types, how we can pay

less for them. This text is unexampled and written in a very clear style. It is rather a short and clear article, sentences are not so complicated and the vocabulary is also very clear and understandable.

The frequency of the usage of relative clauses is high. All these relative clauses are defining clauses. The majority of the relative clauses are located at the end of the sentence, because the sentences are usually composed only from 2 or 3 clauses. All relative clauses are introduced by the relative pronoun *that*. The relative pronoun *that* is used in two cases, even the noun expresses a person. The relative pronoun *which* can be also used in other cases where the noun expresses things. The relative pronoun has the function of object of relative clause only in 3 cases.

Another point of view is the omitting of relative pronoun. All relative clauses in this text are introduced by a relative pronoun. In some varieties of English such as Afroamerican English is a bare relative clause very common because of the word economy. Since this text is supposed rather as a formal text, there is no omitting of relative pronoun. A bare relative clause occurs most in the spoken language.

3.4 Summary of results

For the analysis, I have chosen 2 current texts in British English, 1 text in American English and 1 specific text in Afroamerican English. According to the tables, there are not so noticeable differences between both kinds of English languages.

Concerning the use of the relative pronoun, there is the relative pronoun *who* used more in the American text than in the British texts. On the contrary, it is evident from the tables that the relative pronoun *whom*, which is consistently fewer common even in the British English, is also used in the American text. There is also very rare use of the relative pronoun *which*. This relative pronoun is often replaced by the relative pronoun *that*, which is also the most used pronoun connecting the main clause and the relative clause. *That* is in the American text used in 50 percents of relative clauses and in the British texts it is fewer but it is not so striking difference.

The text in Afroamerican English is specific and very different from the other texts. The sentences are rather simply and all relative clauses are defining and connected with the relative pronoun *that*. The reason is especially the constrained vocabulary and it also proves the theory that in these days is tendency to leave out the relative pronouns *who* and *which* from everyday English.

Another possibility of simplification of relative clause is a bare relative clause. It is omitting both, *that* and also the Wh-relative pronouns. This possibility is known in the Afroamerican English as well as in most other varieties of English. The omitting of relative pronoun does not occur in the texts which were chosen for the analysis. It is used especially for the word economy and it is specific for the spoken language.

4. CONCLUSION

Relative clauses are an inseparable part of every language and English is not an exception. It is a grammatical feature with which must be every linguistic familiar.

The main goal of this bachelor's thesis, as stated in the introduction, was to find differences between written contemporary texts in British and American English. To support the analysis with the most up to date theoretical information, second part of the thesis concentrates on the characterization of them.

According to the results from the analysis, it can be said that the significant differences in the usage of relative clauses in British and American English were not registered. As discussed in 2.2, there are some differences which are noted especially in the written language, but in everyday English, for which the current language in the news also can be considered, these differences are almost inconsiderable. The usage of relative clauses is constantly simplified and modified to everyday reader. The theory that the use of relative pronouns in British English is still rather old fashioned as contrasted to American English was from the selected texts not proved. On the contrary, some old fashioned expressions even occurred in the texts written in American English.

However, the noticeable differences were observed in the text which was chosen from Afroamerican English. In this text, the dissimilar style of English was perceptible. The use of relative clauses was more frequent and the whole text was written in simpler and monotonous style. Another possibility for the analysis could be the comparison with texts from Australian or South American English, because other differences can occur.

It is vital to mention, that the theory provided in this thesis was applied only on a few current texts and it does not encompass the whole

linguistic corpus, but it shows the nowadays tendency of the current language, which adapts to progression, even in Great Britain.

5. BIBLIOGRAPHY

Primary sources:

1. Europe. KNIGHT, Laurence. *BBC News* [online]. London, 7 September 2010[cit.2012-03-22]. Available

from:<http://www.bbc.co.uk/news/world/europe/>

2. Business. SMITH, Helena. *The Guardian* [online]. Athens, 14 February 2012[cit.2012-03-22]. Available from:

<http://www.guardian.co.uk/business/2012/feb/14/eurozone-ministers-cancel-greece-meeting>

3. Business Day: Economic. MULLIGAN, Casey B. *The New York Times* [online]. Available

from:<http://www.nytimes.com/pages/business/economy/index.html?src=busfn>

4. Business. RIDDIX JR., Mark A. *Afro* [online]. 28 December 2011 [cit.2012-03-22]. Available

from:<http://www.afro.com/sections/business/story.htm?storyid=73594>

Secondary sources:

1. ALEXANDER, L.G. *Longman English Grammar*. 23. London : Pearson Education, 2006. 374 s. ISBN 0-582-55892-1.

2. DECAPUA, A. *Grammar for teachers: a guide to american english for native and non-native speakers*. 1st ed. New York: Springer, 2008. ISBN 978-038-7763-316.

3. DUŠKOVÁ, L. *Mluvnice současné angličtiny na pozadí češtiny*. 3. vyd., dotisk. Praha: Academia, 2006, 673 s. ISBN 80-200-1413-6.

4. EASTWOOD, J. Oxford Guide to English Grammar. 7. Oxford : Oxford University Press, 1994. 446 s. ISBN 0-19-431351-4.
5. GREENBAUM, S., J. WHITCUT a R. QUIRK. Longman:Guide to English Usage. 1988. Essex: Longman, 1988. ISBN 0-582-55619-8.
6. GUNELL, T. An Introduction to American English [online]. 1st. Oxford: Blackwell Publishing, 2002 [cit. 2012-01-09]. ISBN 0-631-. Dostupné z: <http://books.google.cz/books?id=WWDUtk-f1tQC&printsec=frontcover&hl=cs#v=onepage&q&f=false>
7. KORTMANN, B. A comparative grammar of British English dialects: agreement, gender, relative clauses [online]. New York: Mouton de Gruyter, c2005, 371 s. [cit. 2012-01-23]. ISBN 3-11-018299-8.
8. QUIRK, R., S. GREENBAUM, G. LEECH a J. SVARTVIK. A Comprehensive grammar of the English language. London: Longman, c1985, 1779 s. ISBN 05-825-1734-6.
9. TRYML, S., T. GOTTHEINEROVÁ a A. JANSKÁ. Moderní učebnice angličtiny: Angličtina pro hospodářskou praxi I. 3. Praha: SNTL, 1976. ISBN 04-304-76.
10. THOMSON, A.J. a A.V. MARTINET. A practical English grammar. 4. ed., 2. impr. Oxford [u.a.]: Oxford Univ. Press, 1987. ISBN 978-019-4313-483.
11. English Grammar Online. MÜLLER, Mario a Heike PAHLOW. Ego4u [online]. 2nd. June 2004, 10th Dec 2010 19:35 [cit. 2012-01-09]. Dostupné z: <http://www.ego4u.com/en/cram-up/grammar/relative-clauses>

6. ABSTRACT

The Bachelor's thesis concerned with the comparison of the use of relative clauses in the contemporary English texts. The important part is the analysis of relative clauses in the British and American English in the form of the simply tables pertaining for the each analysed sentence. The objects of the analysis are in particular the choice of the relative pronoun, the type of the relative clause and its location.

The analysed texts have been chosen from the fundamental news portals. To all appearance, 2 contemporary texts in the British English and 2 contemporary texts in the American English have been used.

The main goal of this thesis is to present the current differences of relative clauses and its changes and tendency in use of the English language.

7. RESUME

Bakalářská práce se zabývá porovnáním užití vztažných vět v současných anglických textech. Důležitou částí práce je analýza vztažných vět v britské a americké angličtině, která je provedena formou jednoduchých tabulek náležících každé analyzované větě. Předmětem analýzy je především volba vztažného zájmena, typ vztažné věty a její umístění.

Analyzované texty byly vybrány ze známých zpravodajských portálů. Celkově byly použity 2 současné texty v britské angličtině a 2 současné texty v americké angličtině.

Hlavním cílem této práce je ukázat aktuální rozdíly vztažných vět, jejich změny a tendence v užívání v anglickém jazyce

8. APPENDICES

Appendix Nr.1 – The Contemporary Text in British English Nr.1

Appendix Nr.2 – The Contemporary Text in British English Nr.2

Appendix Nr.3 – The Contemporary Text in American English Nr.3

Appendix Nr.4 – The Contemporary Text in Afroamerican English
Nr.4

Appendix Nr.1

What do investment banks do?

7 September 2010

Laurence Knight, BBC News

Barclays' change of leadership shows the bank sees its future in investment banking.

Bob Diamond, the bank's new US-born head, made his name by growing its Barclays Capital division into a major global investment banking player. But what is investment banking, why is it so controversial and why does it make so much money?

Adviser or dealer

Investment banks carry out two very different - and sometimes conflicting - functions in the financial markets.

Traditional "investment banking" refers to financial advisory work.

For example, a big corporation might ask for the bank's help if it wants to borrow money in the bond markets, or float itself on the stock market, or buy up another company.

In this capacity, the investment bank acts as an impartial adviser - like a solicitor or an accountant - using its expertise to help its client in return for a fee.

But investment banks also do something else quite different - they deal directly in financial markets for their own account. An investment bank's "markets" division makes money by buying financial assets from one client, and then selling them to another - often with a hefty mark-up.

Profit and loss

It is banks' capital markets whizz-kids who were behind the last decade's boom in "derivatives" complex contracts that allow clients to speculate on financial markets. For example, the investment bank may know a pension fund in London who wants to buy Russian mortgage debt, while its Moscow office may know a local home loans company.

The bank may offer to buy the Russian client's loans, and then sell them on to the London client through a derivative contract, but at a much higher price. The profits on these kinds of transactions were enormous during the boom years - and have become enormous again during the recovery. These transactions are supposed to be risk-free for the investment banks - **it is the buyer who should end up with all the risk.**

But as the demise of Lehman Brothers and others demonstrated the business can contain many hidden risks that only come to light during a financial crisis.

Conflicts of interest

Unlike their colleagues in the advisory division, the salespeople and traders of the markets division do not have any obligation to take their supposedly sophisticated clients' interests into account. This creates a well-known conflict of interest the risk that confidential "inside" information given by clients to the investment bank's advisory people may be abused by the bank's traders.

For this reason, all investment banks are required by law to have a "Chinese Wall" that prevents information passing from the advisory division to the markets division. However, the financial crisis revealed a new source of controversy - the US financial watchdog found

investment banking supremo Goldman Sachs had misled clients into buying dud investments.

The case has led to calls by some US politicians for new rules that will ban traders at investment banks from exploiting their clients' gullibility.

Splitting up

Strictly speaking, what investment banks do not do is "traditional" banking - taking deposits from ordinary folk and making loans to local companies. But that has not stopped most investment banks teaming up with a big retail bank.

Warburgs, Salomon Brothers, JP Morgan, Merrill Lynch, Bear Stearns are all big investment banks that have been bought up by High Street banks. Deutsche Bank and Barclays grew their own investment banks from scratch. Only Goldman Sachs and Morgan Stanley remain as pure investment banks. By teaming up in "universal" banks like this, the investment banks can put all those retail deposits to much more profitable use.

But since the crisis, there have been calls on both sides of the Atlantic to split these banks up again. **In the US, former central banker Paul Volcker argued successfully that the government should ban these universal banks from their more risky activities that gambled depositors' money on global markets.**

In the UK, the independent banking committee has been tasked among other things to look at the complete split-up called for by Liberal Democrat Vince Cable.

But some query the logic of the move. Lehman Brothers was a pure investment bank, not a universal bank, but that did not stop its collapse from nearly sinking the entire financial system.

Just deserts?

The level of profits and pay earned by investment banks far exceeds that of most other industries. Many wonder why. Hard work and talent play a part. Bankers particularly juniors working in corporate finance - are famous for working 12-plus hours a day, including weekends.

Bankers will argue that the high pay reflects the importance of their work. **By channelling money from those who have it spare, to those who can put it to good use, Wall Street and the City help drive the investment that underpins economic growth.** But some may ask why, if investment banks make so much, other banks do not enter the market and undercut their profits.

Part of the answer is that very few firms have the necessary global reach. To make money, an investment bank must be able to match all kinds of investors and borrowers from all parts of the world. **The most profitable transactions usually come when a bank spots an opportunity to match buyers and sellers that nobody else has seen.**

But others argue that much of the investment banks' reported profit is not real. Because bankers are paid such big bonuses, they seek clever ways to report higher profits while concealing the true risks from their own management or shareholders.

And some may also ask whether a business that makes money through the creation of ever more debts has already reached the limit of its social usefulness.

Appendix Nr.2

Eurozone ministers cancel meeting on Greece bailout

Helena Smith

Tuesday 14 February 2012

<http://www.guardian.co.uk/business/2012/feb/14/eurozone-ministers-cancel-greece-meeting>

Jean-Claude Juncker said he was awaiting undertakings from Greek political leaders on implementing austerity package

Eurozone finance ministers cancelled Wednesday's special meeting in Brussels on Greece's €130bn bailout as **Athens scrambled to provide proof that it was capable of making a further €325m (£270m) in budget cuts.**

Ministers in the Eurogroup had been expected to gather for talks which, if all had gone to plan, would have approved the rescue funds to save Greece from a messy bankruptcy next month. Data released by the Greek statistics agency showed the country's economy had shrunk by 7.0% in the last quarter of 2011.

With the EU's patience with Greece close to breaking point, the eurogroup chairman, Jean-Claude Juncker, said the ministers would hold only a telephone conference call before a regular meeting already scheduled for 20 February.

Juncker said he was still awaiting written undertakings from Greek party leaders on pushing through the austerity package of pay, pension and job cuts which parliament passed on Sunday as rioters torched dozens of buildings in central Athens.

"I did not yet receive the required political assurances from the leaders of the Greek coalition parties on the implementation of the programme," he said.

Under intense pressure to come up with the additional savings ahead of the meeting of finance ministers at which Athens hopes the deal will be sealed, Greece's prime minister, Lucas Papademos, had called an urgent cabinet meeting to see how the €325m shortfall could be plugged.

As speculation mounted that Wednesday's meeting would be cancelled, a Greek official said: "The clock is ticking and we have to meet this demand," said one. "We have a deadline [to meet €14.5bn in loan repayments] on March 20."

In a dramatic parliamentary vote on Sunday Greece agreed to implement €3.3bn in cuts in return for further financial support from the EU, the European Central Bank and the International Monetary Fund. **But eurozone finance ministers, who had been expected to endorse the deal last week, said Athens would still have to make more cuts after leaders backing Papademos's coalition government refused to cut pensions further.**

And in a sign of the growing distrust between Greece and its foreign lenders, political leaders were asked to commit themselves in writing to the cost-cutting reforms. Officials from Greece's "troika" of creditors have said they fear a new government may try to renege on pledges after general elections in April when hostility to austerity is also expected to grow.

The request appeared to remain a sticking point after the conservative leader Antonis Samaras, who is tipped to be next prime minister, refused to sign. Of all of Greek political leaders, he has been the most vocal in opposing the troika's fiscal remedies emphasizing their effect on deepening an already worse-than-expected recession.

On Sunday he told parliament he would back the draconian terms of the new loan agreement solely to avoid the country "leaping into the abyss" after two years of "wrong" policies that had brought it to its knees. The latest round of belt-tightening has been met with huge opposition with furious street battles erupting as MPs voted through the bill. More than 40 deputies from the social Pasok and Samaras' New Democracy rebelled, refusing to endorse measures they said would only exacerbate Greece's plight.

Greece's GDP is expected to contract by around 4% this year in what would be a fifth straight year of recession.

Racheting up the pressure, the German Finance Minister Wolfgang Schauble said Monday that the euro zone was "better prepared than two years ago" to deal with a Greek default hinting that Athens' days in the 17-nation bloc may well be numbered.

Appendix Nr.3

Weighing Benefits and Costs of Unemployment Insurance

Casey B. Mulligan

February 15, 2012

As politicians have debated expansions and contractions in the unemployment insurance program, many commentators, as well as reports by the Congressional Budget Office and other government agencies, have asserted that the unemployment program increases aggregate spending, and **by that channel even helps people who are not unemployed**. However, that proposition has so far been the subject of few direct, empirical investigations.

Studies find that, with labor income held constant, the recipients of unemployment insurance and other transfer payments from the government tend to use those resources to consume, rather than invest or purchase liquid assets. As news articles often say, government transfers such as unemployment compensation “put money in the hands of consumers.”

That unemployed people tend to spend their benefits when they receive them is important, because it tells us that the benefits are important for maintaining their living standards. Even if unemployment benefits reduced employment as a consequence of paying people not to work, **the fact that the beneficiaries’ living standards depend so much on them helps make the case that the program’s benefits outweigh their cost**. But editorial writers and commentators go too far when they jump from the consumer-spending observation to the assertion that unemployment insurance actually stimulates employment by increasing the number of people whom employers are willing to hire.

It's true that the businesses serving unemployed people will need more employees when the unemployed spend more, but unemployment insurance is not free. **The benefits are financed by taxpayers, the owners of government debt or the beneficiaries of other government programs (which cannot grow because of the size of the unemployment insurance budget).**

The businesses serving those who pay for the unemployment insurance program whether they make consumer goods or investment goods **are likely to hire less, because their customers are dedicating some resources to pay for the program.**

Even if unemployment insurance did not discourage a single person from working, the net effect of the program on hiring can be positive or negative, **depending on the labor intensity of the goods and services that the unemployed buy, compared with the labor intensity of the goods and services that those who pay for unemployment do not buy.**

The obvious, and critical, empirical question is whether the unemployed really do spend a larger fraction of their income on labor-intensive items, and I am not aware of any empirical studies on that topic. The answer is far from obvious. For example, some of the most labor-intensive industries are hotels, coal mining and restaurants, while farming commodity crops and providing cellphone services are some of the least labor-intensive.

If the unemployment insurance program redistributes resources from people who spend a relatively large fraction of their resources on restaurants and hotels toward people who spend a large fraction on groceries and cellphone services, the redistribution may well reduce national labor demand rather than increase it.

New Keynesian models of the business cycle offer a coherent theory about how the composition of the demand for final goods might be affected by unemployment compensation that has little to do with the distinction between consumption and investment.

That theory emphasizes a third spending category: the accumulation of liquid assets.

It is usually assumed that liquid assets are not produced with labor (in fact, it is assumed that they are not produced at all but rather are in fixed supply). Thus, more demand for consumption and investment goods rather than liquid assets might mean more demand for labor, especially when, as New Keynesian models assume, market prices do not adjust very well.

But that still does not tell us whether unemployment benefits increase the demand for labor, unless the unemployment program can somehow be connected with the demand for liquid assets, which empirical studies have not done yet.

An unemployment insurance program can provide some real help for the unemployed. But there is no proof that the program is good for the rest of us.

Appendix Nr.4

Dealing With Rising Banking Fees

Mark A. Riddix Jr.

December 28, 2011

<http://www.afro.com/sections/business/story.htm?storyid=73594>

There was a time that having a bank account at a big bank was a money maker for customers and not a money loser. Those days have come and gone. The national banks have increased the number of fees that customers are being charged in order to generate more revenue. Customers are being hit with monthly maintenance fees, service fees, and low balance fees that could take as much as \$15 a month from their accounts. There is no reason that you should start forking your hard money over to a bank in the form of fees. Here are a few ways that you can deal with rising bank fees.

Start shopping for a new banking home

There are still banks out there that will not charge you fees for a checking or savings account. You should start by checking with community banks and credit unions since they are known to offer a number of free services to customers. Next, you should look at online banks since they tend to have better interest rates and possess many no fee products. Search for financial institutions that have low minimum balance requirements, no monthly maintenance fees, and no transaction requirements.

Find out how to avoid fees at your current bank

If you choose to stay with your bank then you need to find out how to get around bank fees. **Banks often offer free accounts to customers that take advantage of their services.** For example, customers with large balances in their checking accounts are not subject to minimum balance fees. Banks refer to these customers as premium customers because they count on their large deposit balances to keep the doors open. **You can also enroll in direct deposit since many banks waive the monthly maintenance fees for customers that sign up for direct deposit.**

Negotiate with your current bank

Don't let your bank take you for granted. As a long-term customer, you have a lot of leverage with your bank. It costs banks a lot of money to advertise and attract new customers to replace existing customers. You can threaten to take your business elsewhere if your bank is trying to subject your account to additional fees. The chances are good that your bank will waive your fees if they believe you will close your account and take your money with you.

As you can see, you have a number of options that you can try to keep your bank account from getting hit with additional fees. The key is to be proactive and not just accept a rise in fees. Banking fees can cost you thousands of dollars over your lifetime. **So, take the time to find a bank that shows you they appreciate your business by helping you to actually hold onto your money.**