

News Translation From English to Indonesian

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Abstract

This research paper focuses on news translation from English to Indonesian and attempts to discover the translation methods, procedures, and strategies applied in this type of translation. The material used was obtained from a US news website as the source text and from an Indonesian newspaper as the target text. The analysis started from small differences to big and obvious differences. The faithful translation was made by me to show how the translator of the target text applies translation methods, procedures, and strategies. The results of this analysis reveal that free translation has been applied in this news translation.

Keywords: *news translation, from English to Indonesian, translation methods, procedures, and strategies, free translation*

1. Introduction

According to Darwish, there is little research done to date in news translation and in the effects of news translated from English into other languages (2006:54), particularly and especially, for this paper, into the Indonesian language. Even the major publications in both media and translation studies rarely mention news translation (*Ibid.*). This is one of the reasons why I am interested in the research and analysis of news translation from English to Indonesian to find out what translation methods, procedures, and strategies are used. Another reason is related to the sample of the news and its translation which will be analyzed in this paper since there seem to be some notable differences appearing between the source text and the target text in terms of the title, some of the format, and some of the content (see Appendix 1). In other words, the translator of the news seems to apply free translation, which according to Newmark is a kind of a paraphrase that might be longer or shorter (my addition) than the original (1988:46-47), and

which “reproduces the matter without the manner, or the content without the form of the original” (Newmark, 1988:46).

These obvious differences lead to some research questions. First, does the translated news really differ from its source text? How different could it be, and why are they different? Both Fujii (1988) and Barnard (2000) argue that a translated news article is renegotiated in terms of meaning, form, and function to respond to a new context of use (Ji-Hae Kang, 2007:222). Thus, based on this argument, it is possible that a translated news story will have different meanings, forms, and functions to adjust with the targeted audience as Venuti (1998) suggests that “the new context in which translated news stories will be put to use appears to uphold the ideal of comfortable reading for the target readers” (cited from Ji-Hae Kang, 2007:238). Moreover, according to Davies, even in spite of having the same cultural background, such as England and France (having a common European background), the news translated from English to French will still require various types of adaptations to the content and style of the original (2006:83). Let alone the news translation from two completely different languages having dissimilar backgrounds, such as English and Indonesian.

Furthermore, what factors could influence the translator of the news to have such a different target text from its source text? Ji-Hae Kang argues that news translation is a recontextualization which is shaped by the context of translation and by the new target context (2007:238). This process of recontextualization could be associated with the issues of voice, representation, institutional authority, and ideology (Ji-Hae Kang, 2007:220). For this paper, the focus will be on the issues of institutional authority and ideology as the factors influencing the translator because these might be reflected in the original news and its translated text, or in the end-products. The analysis will be limited to the texts, so issues of voice and representation will be hard to discover since they will require research beyond the texts.

Another factor to be considered is the role of the news translator as a gatekeeper which is related to institutional authority and ideology. Tymoczko argues that translator’s position results from translation ideology, and the position

is not in between (2010:226) because according to a theory of formal systems there is no space in between existing outside systems (2010:223). This may certainly be applied to the position of translators working in a news agency. Tuchman (1978) confirms that news is the product of news workers drawing upon institutional processes and practices to make information available to readers or viewers; therefore, these news workers bring their own perspectives and frame their interpretation within the institutional context and situationality of these organizations (Darwish, 2006:54). The translators in a news agency or translation-journalists also work under the same conditions, influences, and constraints (*Ibid.*).

As a matter of fact, one of the positions or roles played by those translators in a news agency or by translation-journalists is as a gatekeeper who is in charge of the 'gates' to decide whether a news item may proceed along the channel to eventually reach readers or audiences (Ji-Hae Kang, 2007:221). This idea of translators as gatekeepers seems similar to the idea mentioned by Jacquemet (2010) about interpreters hired by UNHCR playing the role of institutional gatekeepers and by Davidson (2010) about interpreters working in a hospital also playing the same role. However, the role as gatekeepers for those interpreters is considered 'negative' and 'unethical' by Jacquemet and Davidson since the interpreters, as free-lancers, attempt to be part of or align themselves with the institution they are working for, and as a result ignoring the needs of the refugees and the patients to be interpreted fairly.

On the other hand, the role of translators in a news agency or translation-journalists as gatekeepers is considered 'normal' and 'positive' as they are part of the institution where they work, for they might be permanent employees, and they are working under the conditions, influences, and constraints of the agency as stated by Tuchman (1988). In addition, Fujii (1988) classifies news translators' gate keeping roles into four categories: (1) controlling the quantity of the message, (2) transforming source language expressions to fit target language conventions, (3) supplementing the message, and (4) reorganizing the message (Ji-Hae Kang, 2007:221-222). These four roles support the idea that it is 'normal' and 'positive'

to be gatekeepers in a news agency or institution as those suit their job description, or those are what they have to do in their job, and in doing so they do not ignore or neglect any party. In fact, what they do is in accordance with the needs and expectations of the targeted readers and with the institutional ideology.

Moreover, another research question asked will be what kinds of methods, procedures, and/or strategies are applied by the translator of this news. As aforementioned, the translator of the sample news analyzed in this paper seems to apply free translation based on the obvious differences in some of the content and some of the format. The results of the analysis will be expected to provide confirmation about it. As for the procedures and/or strategies, Ji-Hae Kang shows in his paper that some strategies or procedures, such as omission, addition, re-perspectivization, generalization, and particularization to transfer and transform meaning, are used in the news translation (2007:220). We will see if all these are applicable in the English to Indonesian news translation in the discussion of the text analysis.

Thus, for this paper, I propose that free translation, which leads to a lot of differences in terms of some of the format and some of the content, is applied in the news translation from English to Indonesian in accordance with the ideology of the institution and with the needs and the expectations of the targeted readers. To support this hypothesis, the paper will analyze the differences in the format and the content between the original news or the source text and the translated text or the target text, and a close back translation is made to compare with the original. The source text is the news taken from CNNMoney.com about US government's initial rescue of the US banks with the bailout bill. The news was first published on October 13, 2008, and it was last updated on October 14, 2008. The target text was published in *Kompas*, a very well-known newspaper with high circulation in Indonesia, on October 14, 2008 (the time in Indonesia is approximately 12 hours earlier than in the US). The source text (ST) and the target text (TT) can be seen in Appendix 1, and the close back translation can be seen in Appendix 2. It should be noted, nevertheless, that this hypothesis might only be applied in the sample analyzed for this paper, and may not be suitable for other

news translation. However, the results would hopefully be able to provide foundations for other news translation research from English to Indonesian.

2. Results and Discussion

For the analysis in this paper, I will apply the three dimensions proposed by Fairclough cited from the article written by Valdeón (2005:256). The first dimension is the focus on the text itself or the linguistic elements, such as vocabulary, grammar, and structures (Fairclough, 2001:92-100). The second dimension is the discourse practice which concerns the interpretation of texts, including (a) institutional processes (such as editorial routines) and (b) discourse processes (affecting transformations in production and consumption) (Fairclough, 1995:59-61). I will include the changes in the format as part of the second dimension since the format of a news story is decided by the editorial staff, and it is one of the results of the discourse processes. The third dimension is the socio cultural practice which refers to the text producers' and translator's assumptions about the source and target audiences' economic, political, and cultural backgrounds (Fairclough, 2001:135).

For the first dimension, there are several procedures or strategies used by the translator of the news. First, I discover some words or phrases (vocabulary) which have different perspectives and connotations. Newmark (1988) calls this strategy modulation, whereas Ji-Hae Kang refers this as re-perspectivization. He specifically elaborates this procedure in the following statement.

As the translating agent links the two situations by engaging in an act of re-situating the first context into the two situations by engaging in an act of re-situating the first context into a new discourse-in-context, parts of the prior discourse as manifested in the source text may be lifted from their original setting, re-perspectivized, differently foregrounded, blended with other voices and relocated in a new setting. (Ji-Hae Kang, 2007:221)

For example, the word 'investment' is translated into *dana segar* (fresh funds), while there is an Indonesian word for 'investment', which is *investasi*. The word 'investment' seems to have a 'neutral' connotation, whereas *dana segar* appears to have a 'positive' connotation because of the adjective 'fresh'. For Indonesian people, *dana segar* or 'fresh funds' refers to 'new funds or income', and it sounds

encouraging to help business or economy to grow in a difficult condition like a crisis. The same thing happens for the phrase ‘the direct capitalization’ having a ‘neutral’ connotation, but the translation is *kucuran dana segar* (disbursement of fresh funds) having a ‘positive’ connotation.

Another example is the phrase ‘sweeping measures’ which is translated into *langkah-langkah strategis* (strategic steps). Those two phrases have different perspectives. The former one is implied to have wide-ranging influence or effect, while the latter may or may not have wide-ranging influence or effect. The translator might have chosen this phrase since there is no other suitable translation for ‘sweeping measures’ in Indonesian. However, if we pay closer attention to those words and phrases mentioned above, we would notice that the ones in the source text seem to be more economic/financial-specific terminology, while the ones in the target text are more general expressions which are more understandable by common people.

Moreover, it is found that the translator has applied generalization and particularization in the translation. For instance, the word ‘unveil’ is translated into *mengumumkan* (to announce). The word ‘unveil’ has a more specific meaning than the word ‘announce’ since it involves other nuances and senses, while ‘announce’ is more general. The meaning of ‘unveil’ is making something known for the first time (Cambridge Advanced Learner’s Dictionary), while ‘announce’ means making something known (*Ibid.*). Another example is the phrase ‘according to a person briefed on the proposal’ which is translated into *menurut sumber di Gedung Putih* (according to a source in the White House). The English phrase mentions a specific person who has been briefed on the proposal, while the Indonesian phrase just mentions a source in the White House which is more general. Thus, the strategy used here is generalization.

Furthermore, one of the examples for particularization, which is a shift from general to specific, can be found in the word ‘guidelines’ which is translated into *surat edaran* (a circular letter). ‘Guidelines’ are more general than ‘a circular letter’ which usually involves a legal process and an official/governmental institution in Indonesia. Another example is the phrase ‘who participate in the

bailout' which is translated into *yang menikmati dana talangan* (who enjoy the bailout). The English phrase contains a wider scope since those who participate in the bailout may or may not enjoy the funds, whereas the Indonesian phrase is more narrow by merely stating who enjoy the bailout. Other examples are the phrase 'his (Bush) working group' which is translated into *para penasihat keuangannya* (his financial advisers) and the phrase 'the Bush administration' translated into *Presiden AS George W. Bush* (the US President, George W. Bush). The English phrases are both more general than the Indonesian phrases. Another example showing a shift from general to specific is the phrase 'make a statement' translated into *menyampaikan pengumuman langkah-langkah strategis mengatasi krisis* (deliver an announcement of the strategic steps to deal with the crisis).

The last example of particularization mentioned above is also an example of addition strategy. The translator has added the phrase 'the strategic steps to deal with the crisis' to explain more explicitly the phrase 'make a statement' (explicitation strategy). Another example of addition is the phrase *dan dilaporkan CNN* (and reported by CNN) in the target text, which does not exist in the original news. Next, there is an omission of the phrase 'get equity stakes in return' in the target text, and I think this is not included in the translated news because it is an economic/financial-specific expression. The translator or the translation-journalist of this translated news seems to have avoided any economic/financial-specific expressions in the translated news.

As for the methods used, the translator or the translation-journalist appears to have applied both domestication and foreignization. For example, one shift involving domestication is when the translator translates the term 'Treasury' into *Departemen Keuangan AS* (US Ministry of Finance). The word 'Treasury' can be translated into *bendahara*, but this word is not used to refer to one of the governmental bodies or institutions in Indonesia. Indonesia uses *Departemen* or 'Ministry' to refer to a governmental body or an institution under a minister. Thus, the translator or the translation-journalist uses the term which is common in Indonesia. In addition, another procedure found is borrowing. The word 'back up'

remains to be 'back up' in the translated news. Keeping a foreign word as it is in the target text may be part of the foreignization method.

This borrowing strategy is also related to the second dimension which involves institutional processes or editorial routines. The short deadlines in the journalistic practice have forced the translators or translation-journalists and editors to depend on quick translation of incoming news from international news agencies and sources (Darwish, 2006:69). As we can see that the original news was first published on October 13, 2008, at 6:51 PM ET, and the translated news was published on October 14, 2008, at 9:02 AM of West Indonesian Time. With approximately 12 hours earlier in Indonesia than in the US, the time of 6:51 PM ET of October 13 in the US was 6:51 AM of October 14 in Indonesia, and it means the translator or the translation-journalist only had around 2 hours to translate and publish the news. Thus, this short time encourages the introduction of new terms and expressions often through borrowing as it is the simplest procedure in the translation which requires the least effort and time.

Another example related to the second dimension is the different format of the translated news from the original one. Overall, we could see that the translated news is only approximately one-fourth of the source text (see Appendix 1); in other words, the target text is a lot shorter than the source text. This occurs probably because of the different medium of the news. The source text was published in a website in Internet, and one news story may have the whole page which can be long. Meanwhile, the target text was published in a newspaper which has limited space for each news story printed. This explains why the translated news is a lot shorter, and it means the translator or the translation-journalist has chosen the parts which are considered significant to Indonesian readers and important according to the editorial staff or to the ideology of the institution to be translated.

Moreover, I believe the obvious differences in the title and the subtitle of both news result from discourse processes which affect the transformation in the production. The English's title is *U.S. to debut rescue*, while the Indonesian one is *9 Bank AS Dapat Kucuran Dana Segar* which in English is '9 US Banks to Obtain

Disbursement of Fresh Funds' (*AS* = US, *Bank* = Banks, *Dapat* = to Obtain, *Kucuran* = Disbursement, *Dana* = Funds, *Segar* = Fresh). The subtitle in the ST is *Treasury expected to announce \$250B investment and backing bank debt*, whereas the subtitle in TT just mentions the date and the time when the news was published. It only states *Selasa, 14 Oktober 2008 / 09:02 WIB* which in English is Tuesday, October 14, 2008 9:02 a.m. West Indonesian local time (*Selasa* = Tuesday, *Oktober* = October, *WIB* = West Indonesian local time).

The totally dissimilar titles and subtitles could be caused by different focuses between the ST and TT, different ideologies of the institutions/agencies producing the news, and of course different readership, and this is related to the third dimension proposed by Fairclough. Based on the translation, the target text focuses more on the banks obtaining the funds, while the source text focuses on the debut rescue done by the US government. Therefore, in the subtitle of ST, it constitutes a statement about what the Treasury was expected to do. On the other hand, the subtitle in TT does not mention anything about the Treasury, and it only consists of the date and the time when the news was published. It could be assumed that these differences also show different ideologies of the institutions/agencies producing the news and different expectations of the different readers. CNN, the news institution from the US, perhaps would like to show how the US government attempted to help improve the condition of the economy in their country in general and their banks in particular. Nevertheless, *Kompas* just wanted to describe what had been done to rescue the banks for the Indonesian government and readers to probably do the same things to assist the banks in Indonesia to improve their condition.

Those assumptions above might be the text producer's and translator's assumptions on the economic, political, and cultural backgrounds of the readers of the source text and the target text (the sociocultural practice). Based on some news in CNN.com, the financial and economic crisis in the US started to get worse in the final quarter of 2008

(http://money.cnn.com/2008/10/06/news/economy/depression_poll/index.htm).

Meanwhile, in Indonesia, the crisis started in 1998, and although in 2008 the

condition was better, the crisis in the US would give impacts too to this country (<http://us.finance.detik.com/read/2008/10/01/202552/1014824/5/menkeu-keputusan-politik-bailout-selalu-sangat-sulit>), especially to the Stock Exchange. Besides, in 2008 some banks in Indonesia were still experiencing some problems with the increase of Non Performing Loan (NPL) (<http://us.finance.detik.com/read/2008/12/30/134115/1060827/5/perbankan-mulai-siap-siap-hadapi-kenaikan-kredit-bermasalah>). The news analyzed in this paper must have been considered important and relevant to the needs of the targeted readers (Indonesian people) to be translated since the content consists of information of what US government would do to improve their economic and banking condition which might have given some impacts too to Indonesia.

Thus, I would argue that the news selected to be translated from an international agency or source is any 'useful' news which is considered relevant to the situation of the targeted readers and suitable with the ideology of the target text producer. Ji-Hae Kang mentions that just like news discourse in general, translated news discourse is also constructed and communicated by certain elite group or, in this case, the news agency/institution, and it might persuasively construct and dispense certain versions of social knowledge (2007:221). Hence, the translated news analyzed for this paper has also been constructed to inform certain social knowledge to the targeted readers from the perspective of the news agency. The production of a translated news story by a media company involves a range of processes and a complex series of collective and routinized performances by translators, revisers, and editors engaged in an institutional practice (Ji-Hae Kang, 2007:222). Based on that, consequently, most translated news, if not all, is the result of the construction by any party involved in a news agency.

In addition, I believe some parts of a news story to be translated are also selected in accordance with the needs and the expectations of the targeted readers and with the institutional ideology. For example, in this sample news another shift related to the third dimension is the omission of a number of paragraphs of the ST in TT. First is the omission of the half of the fourth paragraph. This part contains specific information about banking system using specific banking terminology,

such as ‘banks’ financial footing’, ‘deposits’, ‘non-interest bearing bank accounts’, and ‘business accounts’. This part might not have been included in the translation because the targeted text is just about something general, or the translator and the editorial staff decided to make non economic/financial-specific news.

Another omission happens to the paragraphs 5 and 6 of the ST in TT. These paragraphs talk about the more specific things the Treasury would do in the next step. The rest of the paragraphs starting from paragraph 8 of the ST are also not included in the translated news. These long paragraphs discuss more particular things that the Treasury and other US governmental bodies/institutions would do in relation to the effort to stabilize and restore trust in the country's financial system. This might be interesting for the readers in the US, but it was certainly considered not important for the Indonesian readers to know by the editorial staff of *Kompas*. Moreover, those paragraphs consist of some specific banking and financial terminology, making the source text as economic/financial-specific news. On the other hand, it seems that the translator or the translation-journalist has selected merely the general parts of the article which focus on what Bush administration would do to help improve the economic and financial condition, and to assist the banks in US, making the target text as non economic/financial-specific news.

3. Conclusion

The results from the text analysis show that free translation has been applied in the news translation from English to Indonesian. Starting from the first dimension which is the linguistic elements, several words and phrases have been translated with different perspectives, different connotations, and different scopes (from specific to general or the other way around). Some additions and omissions also occur in the translation. Furthermore, both methods of domestication and foreignization through borrowing are applied by the translator or the translation-journalist of this news. This borrowing strategy is mentioned as part of the institutional processes (due to short deadlines) or related to the second dimension.

The other changes related to the second dimension can be found in the different formats between the original news which is very long and the translated news which is very short, and the dissimilar title and subtitle of the ST from those of the TT. These differences happen because of different media and focuses of the news. The dissimilar focuses are in connection to the third dimension, which is the assumptions of the text producer and the translator on the cultural, political, and economic backgrounds of the readers. In addition, the different focuses show different kinds of news between the source text and the target text. The original news is more economic/financial-specific news, while the translated news is more general news. Overall, all these shifts shown in the three dimensions have been made to adjust with the ideology of the institution which has produced the translated news and with the needs and the expectations of the targeted audience.

This research might be one of the first done for the news translation from English to Indonesian, so the results obtained will hopefully be fruitful as the foundations of the similar research or other research in translation of this language pair. For future research, it is recommended to have a corpus of texts of translated news defined by a specific topic or chosen because of sensitive political issues and/or culture-specific concepts and terms to be analyzed. Certainly, it is expected that this research will encourage and generate other further studies in news translation.

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APPENDICES

Appendix 1: The English (source text) and Indonesian (target text) news

English	Indonesian
U.S. to debut rescue	<i>9 Bank AS Dapat Kucuran Dana Segar</i>
<p>Treasury expected to announce \$250B investment and backing bank debt.</p> <p>By Tami Luhby, CNNMoney.com senior writer</p> <p>Last Updated: October 14, 2008: 4:59 AM ET</p> <p>NEW YORK (CNNMoney.com) – The Bush administration will unveil Tuesday sweeping measures to shore up the nation’s financial system and restore confidence in it.</p> <p>Using authority granted in the \$700 billion bailout bill, the Treasury will invest as much as \$250 billion in banks, and get equity stakes in return,</p>	<p><i>Selasa, 14 Oktober 2008 / 09:02 WIB</i></p> <p><i>NEW YORK, SELASA – Presiden AS George W Bush akan mengumumkan langkah-langkah strategis untuk memperkuat sistem keuangan dan memulihkan kepercayaan pasar, Selasa (14/10) waktu setempat atau Rabu WIB.</i></p> <p><i>Berbekal dana talangan (bailout) senilai 700 miliar dollar AS, Departemen Keuangan AS akan menginvestasikan dana 250 miliar dollar ke sejumlah bank. Menurut sumber di Gedung Putih dan dilaporkan CNN, sebagai langkah awal sembilan bank akan mendapat kucuran dana segar dari pemerintah.</i></p>

according to a person briefed on the proposal. To start, nine banks will get the direct capitalization from the government.

President Bush will also certify that he wants to fast-track the allocation of another \$100 billion to Treasury, according to the source. In addition the Treasury will issue guidelines to curb the pay of executives at company who participate in the bailout.

The plan also calls for the Federal Deposit Insurance Corp. to back up new senior bank debt for three years – a move that would strengthen banks’ financial footing. It will also insure all deposits in non-interest bearing bank accounts, which typically are business accounts.

Treasury Secretary Henry Paulson called House Speaker Nancy Pelosi, D-Calif., on Monday about moving forward with the bailout effort, according to one senior Democratic congressional source.

“They [Treasury] did talk about going forward tomorrow to start buying up some of the bad assets,” the Hill source said.

Bush juga akan mengalokasikan dana lain sebesar 100 miliar dollar AS untuk departemen keuangan. Sementara itu, Departemen Keuangan AS akan mengeluarkan surat edaran untuk mengontrol gaji para eksekutif di perusahaan yang menikmati dana talangan. Langkah itu juga meminta Federal Deposit Insurance Corp untuk mem-backup utang bank selama tiga tahun.

Presiden Bush akan menggelar rapat dengan para penasihat keuangannya pada pukul 7.30 waktu setempat dan menyampaikan pengumuman langkah-langkah strategis mengatasi krisis pada pukul 08.05.

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<p>President Bush will meet with his working group on financial markets at 7:30 a.m. ET and make a statement at 8:05 a.m.</p>	
<p>Then Paulson will lead a group of officials making the announcement at 8:30 a.m. Paulson, Federal Reserve Chairman Ben Bernanke, FDIC Chairwoman Sheila Bair and Securities and Exchange Commission Chairman Christopher Cox are among the officials expected to attend.</p> <p>The government may also temporarily guarantee lending between banks, a crucial function that provides businesses with funding for daily operations, according to an online report by the <i>Wall Street Journal</i>. This credit market essentially seized up after the collapse of Lehman Brothers, which sparked widespread fear about the viability of financial institutions around the world.</p> <p>The plan mirrors steps taken by European nations early Monday.</p> <p>The moves would follow up on a framework outlined by Neel Kashkari, a top Treasury official, on Monday morning. He spoke of the administration's original proposal to buy troubled mortgage-backed securities, as well as buying mortgages, insuring mortgages and mortgage-backed securities, helping delinquent homeowners and buying stakes in</p>	<p>This large part is not included in the translated news.</p>

banks.

"Treasury is implementing its new authorities with one simple goal - to restore capital flows to the consumers and businesses that form the core of our economy," said Kashkari.

While top officials from the president on down have given speeches in recent days on the bailout efforts, they haven't provided many details on exactly how the government's plans to stabilize and restore trust in the country's financial system will work.

But at least one thing is clear, experts said. The administration is trying everything, hoping that something will work.

Federal officials, who until a month ago did their best to limit involvement in the private sector, are now coming out with one new program after another.

"They are clearly just making it up as they are going along," said Lawrence J. White, an economics professor at New York University's Stern School of Business. "They don't have a clear and focused strategy."

Wide-scale government response

While all eyes are focused on Treasury's actions, the Federal Reserve has also taken a series of unprecedented steps over the past week. The U.S. central bank announced it will lend an unlimited amount of dollars at a fixed

interest rate to the central banks of England, Switzerland and the European Union.

A week earlier, the Fed announced it would buy commercial paper, short-term debt issued by larger companies to funds daily operations. This is the Fed's closest step to lending directly to businesses.

The day before, the Fed announced it would make hundreds of billions of additional dollars available to the nation's banks to increase liquidity in the system and reverse the credit crunch. The Fed signaled it could increase the amount available through those loans to \$900 billion by the end of the year, a \$750 billion increase above its previous limit.

So far, the government's action has had little effect, though small signs of easing are starting to appear and the stock market broke its eight-day losing streak.

This is because the administration's moves are treating the symptom and not the root cause of the problems, experts said. Some maintain the government needs to stop the tidal wave of foreclosures by helping more delinquent homeowners, while others say the market has to relearn to properly price risk.

"Unfortunately, the government has failed to address the underlying problem," said Sean Egan, manager of

<p>the credit rating desk at Egan-Jones Rating Co. "Until that is addressed, this is going to be a waste of time, effort and money."</p> <p><i>CNN's Kelli Arena contributed reporting for the article. First Published: October 13, 2008: 6:51 PM ET</i></p>	
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Appendix 2: The Indonesian (translated) news and the English close-back translation*

Indonesian	English
<i>9 Bank AS Dapat Kucuran Dana Segar</i>	9 US Banks to Obtain Disbursement of Fresh Funds (<i>AS = US, Bank = Banks, Dapat = to Obtain, Kucuran = Disbursement, Dana = Funds, Segar = Fresh</i>)
<i>Selasa, 14 Oktober 2008 / 09:02 WIB</i>	Tuesday, October 14, 2008 9:02 a.m. West Indonesian local time (<i>Selasa = Tuesday, Oktober = October, WIB = West Indonesian local time</i>)
<i>NEW YORK, SELASA – Presiden AS George W Bush akan mengumumkan langkah-langkah strategis untuk memperkuat sistem keuangan dan memulihkan kepercayaan pasar, Selasa (14/10) waktu setempat atau Rabu WIB.</i>	NEW YORK, TUESDAY – The US President, George W. Bush, will announce some strategic steps to strengthen the financial system and to recover the market trust, Tuesday (Oct 14) of the local time or Wednesday West Indonesian local time. (<i>akan = will, mengumumkan = announce, langkah-langkah strategis = some strategic steps, untuk memperkuat = to strengthen, sistem keuangan = the financial system, dan = and,</i>

	<p><i>memulihkan</i> = to recover, <i>kepercayaan pasar</i> = the market trust, <i>waktu setempat</i> = local time, <i>Rabu</i> = Wednesday)</p>
<p><i>Berbekal dana talangan (bailout) senilai 700 miliar dollar AS, Departemen Keuangan AS akan menginvestasikan dana 250 miliar dollar ke sejumlah bank.</i></p>	<p>With the provision of the bailout funds worth \$700 billion, the US Ministry of Finance will invest the funds of \$250 billion to a number of banks.</p> <p>(<i>berbekal</i> = with the provision of, <i>dana talangan</i> = the bailout funds, <i>senilai</i> = worth, <i>700 miliar dollar AS</i> = \$700 billion, <i>Departemen Keuangan AS</i> = the US Ministry of Finance, <i>menginvestasikan</i> = invest, <i>dana</i> = the funds, <i>250 miliar dollar</i> = \$250 billion, <i>ke</i> = to, <i>sejumlah bank</i> = a number of banks)</p>
<p><i>Menurut sumber di Gedung Putih dan dilaporkan CNN, sebagai langkah awal sembilan bank akan mendapat kucuran dana segar dari pemerintah.</i></p>	<p>According to a source at the White House and reported by CNN, as the first step nine banks will obtain the disbursement of the fresh funds from the government.</p> <p>(<i>Menurut</i> = According to, <i>sumber</i> = a source, <i>di Gedung Putih</i> = at the White House, <i>dilaporkan CNN</i> = reported by CNN, <i>sebagai</i> = as, <i>langkah</i> = step, <i>awal</i> = first, <i>sembilan</i> = nine, <i>mendapat</i> = obtain, <i>kucuran</i> = disbursement, <i>dana segar</i> = fresh funds, <i>dari</i> = from, <i>pemerintah</i> = the government)</p>
<p><i>Bush juga akan mengalokasikan dana lain sebesar 100 miliar dollar AS untuk departemen keuangan.</i></p>	<p>Bush will also allocate other fundss as much as \$100 billion for the Ministry of Finance.</p> <p>(<i>juga</i> = also, <i>mengalokasikan</i> = allocate, <i>dana lain</i> = other fundss, <i>sebesar</i> = as much as, <i>100 miliar dollar AS</i> = \$100 billion, <i>untuk</i> = for,</p>

	<i>departemen keuangan</i> = the Ministry of Finance)
<i>Sementara itu, Departemen Keuangan AS akan mengeluarkan surat edaran untuk mengontrol gaji para eksekutif di perusahaan yang menikmati dana talangan.</i>	<p>Meanwhile, the US Ministry of Finance will issue a circular letter to control the salary of the executives at the company who enjoy the bailout funds.</p> <p>(<i>Sementara itu</i> = Meanwhile, <i>Departemen Keuangan AS</i> = the US Ministry of Finance, <i>mengeluarkan</i> = issue, <i>surat edaran</i> = a circular letter, <i>untuk mengontrol</i> = to control, <i>gaji</i> = the salary, <i>para eksekutif</i> = the executives, <i>di perusahaan</i> = at the company, <i>yang menikmati</i> = who enjoy, <i>dana talangan</i> = the bailout funds)</p>
<i>Langkah itu juga meminta Federal Deposit Insurance Corp untuk mem-backup utang bank selama tiga tahun.</i>	<p>The step also asks the Federal Deposit Insurance Corp. to back up the banks' debts for three years.</p> <p>(<i>Langkah itu juga</i> = the step also, <i>meminta</i> = asks, <i>Federal Deposit Insurance Corp</i> = the Federal Deposit Insurance Corp., <i>untuk mem-backup</i> = to back up, <i>utang bank</i> = the banks' debts, <i>selama tiga tahun</i> = for three years)</p>
<i>Presiden Bush akan menggelar rapat dengan para penasihat keuangannya pada pukul 7.30 waktu setempat dan menyampaikan pengumuman langkah-langkah strategis mengatasi krisis pada pukul 08.05.</i>	<p>President Bush will hold a meeting with his financial advisers at 7:30 of the local time and deliver an announcement about the strategic steps to deal with the crisis at 8:05.</p> <p>(<i>mengelar</i> = hold, <i>rapat</i> = a meeting, <i>dengan</i> = with, <i>para penasihat keuangannya</i> = his financial advisers, <i>pada pukul 7.30</i> = at 7:30, <i>waktu setempat</i> = of the local time, <i>menyampaikan</i> = deliver, <i>pengumuman</i> = an announcement, <i>langkah-langkah</i></p>

	<i>strategis</i> = the strategic steps, <i>mengatasi</i> = to deal with, <i>krisis</i> = the crisis, <i>pada pukul 08.05</i> = at 8:05)
<i>ONO</i>	ONO = this might be an abbreviation of the name of the person who wrote this news.

***my translation**