

SUMMER 2004

ATA Nordic Division

# AURORA BOREALIS

The fall on the ice only took a split second, but it has taken weeks to get my typical skills back after breaking my wrist. I'll spare you the details and hope you'll all forgive me for a somewhat delayed and brief edition of *Aurora Borealis*.

## Nordic Division Seminars Proposed for ATA's 45<sup>th</sup> Annual Conference in Toronto

ATA's Nordic Division has proposed several pre-conference workshops for this year's ATA Annual Conference in Toronto, Canada (October 13-16, 2004).

As the Nordic Division did in Nashville, and similar to what the Dutch division has done, we will be hosting a series of 45-minute workshops in each Nordic language combination where translators can compare their translation style on a previously distributed sample text. Each text will be roughly 200 words long and non-technical in nature. One or two

moderators will review a basic translation, while soliciting input and suggestions from the audience. The final texts will be published in the subsequent edition of *Aurora Borealis*.

From past experience, we know that many translators welcome the ability to meet with their colleagues and compare translation strategies. And this has proven to be an excellent exercise for anyone looking to take the Danish>English ATA Certification Exam.

We have moderators lined up for Danish and Swedish, however we are still looking for volunteers who would be willing to select a text sample and guide the translation discussions for Norwegian and Finnish. Anyone interested should contact me at [davidcrumsey@cs.com](mailto:davidcrumsey@cs.com)

ATA Annual Conference details can be found online at [www.atanet.org/conf2004](http://www.atanet.org/conf2004). The Conference's preliminary program will be included with the July issue of *The ATA Chronicle*.

## Swedish Literary Translators Group Formed

Translators working with Swedish are often isolated. Laura Widerburg understood that feeling well. She contacted Paul Norlen, a friend from her graduate school days at the University of Washington's Scandinavian Department, who pointed her to the Swedish Book Review and SELTA, based in the United Kingdom.

Although SELTA is helpful to Swedish translators residing in North America, membership in SELTA outside of Europe is not permitted. The Hon. Secretary Tom

Geddes suggested that a similar organization was needed on this side of the pond.

After much hard work from prospective members of such an organization, a year later the Association of Swedish Translators in North America (STiNA) officially was formed on March 18, 2004.

The goals of the organization are: to encourage professionalism for translators, to be a resource for translators entering the field, and to promote all genres of Swedish

literature throughout North America. The acting officers are Paul Norlen (President), Robert Greer (Vice-President), Laura A. Wideburg (Secretary-Treasurer) and Anne-Charlotte Harvey (Officer-at-Large).

### Membership in STiNA

The STiNA membership year runs from June 1st to May 31st, and dues have been set at \$15/year. Contact STiNA c/o Laura A. Wideburg, 6008 Corliss Avenue North, Seattle WA 98103 or via: [wideburg@ix.netcom.com](mailto:wideburg@ix.netcom.com)

## Take a Look at ATA's New Continuing Education Requirements

As of January 2004, ATA-certified translators need to earn 20 points of continuing education credit over 3 years, with a maximum of 10 points in any given year, to keep their certification current. While this isn't new news to most ND members, some of the details of the CE program might be, and it's definitely worth

taking the time now to review the program closely in order to plan for fulfilling the requirements.

The options are really wide open – from seminars on running your business to membership in a regional T&I group to writing an article on translation or

interpreting for a professional publication to taking courses at local community colleges in your specialty, such as basic anatomy course, technical editing, legal courses, etc. It's also very important to note that eligible continuing education activities do NOT need to be ATA-sponsored activities.

### ATA-eligible continuing education requirements fall into 6 categories:

1. translation or interpreting courses, seminars, workshops, and conferences (max 10 points/1 year);
2. other courses and seminars (max 5 points/3 years);
3. memberships in professional associations (max 2 points/3 years);
4. mentors, mentees, and ATA Certification Program graders (max 6 points/3 years);
5. new certifications and accreditations from other approved organizations or government agencies (max 3 points/3 years);
6. authoring of articles or books (max 4 points/3 years).

You can check out the guidelines in the May 2004 issue of *The ATA Chronicle* (beginning on page 57) or review them online at [www.atanet.org/acc/Guide\\_Education\\_Points.pdf](http://www.atanet.org/acc/Guide_Education_Points.pdf).

## Disability Insurance 101

By David Rumsey

The fall on the ice took less than two seconds, but the effects of a broken wrist lasted for almost three months. I could get by learning to use my other hand for eating, etc., and I was lucky I had traded in my stick shift for a car with an automatic transmission. But the unavoidable problem was the inability to type. Even the one-fingered approach sent searing shock waves through my hand, wrist, and arm. It became quickly apparent that I was going to have to take a hiatus from the keyboard for at least eight weeks. That's a lot of time, a lot of words, and a lot of money.

Most of us as freelancers are happy when we can get health insurance, but few of us consider the financial implications of an injury to our hands, head, or back that may prevent us from working for even one

month. Even if we are in a dual-income household, without coverage an unexpected disability can easily drive a family into serious debt.

If you have another job that offers disability insurance, it is important to remember that most company-issued disability insurance only provides you with 60% of your salary. An even bigger problem is that those benefits are also fully taxable, which means that you are actually getting a lot less than the 60% if you don't buy a supplemental policy.

Navigating the myriad of prices and policies is not easy. Many insurance companies don't even offer disability policies, and Social Security disability benefits are the most difficult ones to

qualify for. When you do find an insurance company willing to cover you, it is important to be knowledgeable about exactly what you are signing up for.

### Aim For A "Non-Cancelable Contract"

This determines whether the terms of a policy are subject to change over time. There are usually three policy options:

#### 1. Non-Cancelable and Guaranteed Renewable Policy

This is usually the most expensive option, but it locks in your rates and benefits. The insurance company cannot make changes unless you request them. Paying the extra cost up front may be cheaper than paying new rates every few years.

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## Nordic Mid-Year Conference at UW-Milwaukee July 10-14, 2004

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The Nordic Division's Mid-Year Conference has the sponsorship of the Graduate Certificate Program in Translation at the University of Wisconsin-

Milwaukee, and is being organized jointly with the recently formed ATA chapter the Midwest Association of Translators and Interpreters (MATI), serving translators

and interpreters from Illinois, Indiana, and Ohio.

Watch for registration and schedule info online at [www.americantranslators.org/divisions/ND!](http://www.americantranslators.org/divisions/ND!)

- **Tool Box for the 21st Century—A Computer Primer for Translators**  
**Presented by Jost Zetzsche**  
Areas covered will include instructions for fine-tuning your operating system, lists of inexpensive or free applications that make your life easier, and computer-assisted translation tools.
- **CAT Tools Workshops**  
**Presented by Hélène Wimmerlin**  
These workshops introduce participants to practical knowledge necessary to succeed in using either SDLX or Trados on translation projects.
- **Editing & Publishing**  
**Presented by Carolyn Kott Washburne**  
Participants will get an overview of copyediting and proofreading, including choosing and using a style guide, working with "prickly" authors, levels of edit, and proofreading tips.
- **How Agencies Qualify Translators and Interpreters**  
**Presented by Sara Vlahovic**  
The presentation will provide translators and interpreters with information on how to position themselves in our increasingly competitive industry.
- **Norwegian Translation Workshop**  
**Presented by Norman Spencer**  
This will be an in-class translation of two short passages (financial and/or legal) from Norwegian to English. Norman has an M.A. in Scandinavian Studies from UW Madison, and a Ph.D. in Germanic Linguistics from the University of Illinois, Urbana.
- **Nordic Medical Translation Workshop**  
**Presented by Edith Matteson**  
This workshop will feature medical forms from the Scandinavian countries. These are standard forms used by hospitals and doctors offices. Edith has an M.A. in Scandinavian Studies with a Diploma in Translation in Danish to English from the Institute of Linguists Educational Trust in London, England. She is a certified DK>English translator.

### UW Milwaukee Housing Pricing

- |                                                                        |                                                                        |
|------------------------------------------------------------------------|------------------------------------------------------------------------|
| • Single room with shared bath<br>\$40/night                           | • Double room with shared bath<br>\$50/night                           |
| • Single room with air conditioning, full kitchen access<br>\$55/night | • Double room with air conditioning, full kitchen access<br>\$72/night |

Contact: [emmatteson@worldnet.att.net](mailto:emmatteson@worldnet.att.net)

“Disability Insurance 101” continued from page 3

### 2. *Guaranteed Renewable Policy*

This is a less expensive option in the short run. After you purchase a policy, your insurer does not have the right to drop coverage, but they do have the right to raise prices for specific reasons. Your agent may say that a guaranteed renewable policy and a non-cancelable guaranteed policy are the same thing – but they are not. Be forewarned.

### 3. *Conditionally Renewable Policy*

This type of policy should be avoided. An insurer can put any condition on this policy and raise the rates any time. If you have a recurring injury that is likely to lead to disability, they can and will often exclude disability resulting from that injury or drop you altogether.

### Look For A Broad Definition of "Total Disability"

The most consumer-friendly definition of disability is "own-occupation disability." If you are disabled and cannot perform the principal duties of your job, you can still get paid your disability even if you can perform other tasks. This allows you to work some other part-time job, while you are unable to perform your usual occupation. The most conservative definition of total disability is "any occupation disability," which means that you will not qualify for a benefit unless you are completely unemployed and

unemployable. Many companies define "disability" along their own lines, usually with own-occupation coverage for a specific period, followed by a more restrictive policy.

### Buy Residual or Partial Disability Coverage

This type of coverage provides a benefit to cover lost income if you can only work at your job part-time as a result of the disability. For example, if your doctor says that you can only type of a maximum of three hours per day. However, it is often difficult to come by for self-employed individuals.

### But Is The Cost Worth It?

Disability insurance premiums typically cost between 1% and 3% of your annual income, far less than the pay out of the benefit for even two months.

A key factor in determining the price of your premium is the policy's elimination period. This is the specified length of time from the onset date of the disability before the benefit begins to be paid out. You can choose an elimination period as short as 30 days or as long as 720 days. The longer the policy's elimination period, the less expensive the premiums.

You will also have to choose a benefit period, or the length of time the insurer will

pay benefits. Most companies let you choose between benefits lasting one year, two years, five years, or the rest of your life. The longer your benefit, the more expensive your policy will be. However, short-term disability insurance, with benefits usually lasting less than a year, can be more expensive because of the higher likelihood of a claim being filed.

In addition, each occupation is categorized based on the likelihood of a claim being filed. Occupations with a high likelihood of a disability are usually the most expensive, if they offer insurance at all. In the case of translators, the risk is usually medium-low. But it depends on your insurer's list.

### Where Do I Sign Up?

Contact your insurance agent, if you have one, to see if they offer disability insurance as a part of a package deal. ATA members may also be able to take advantage of a reduced premium disability policy arranged by the association with Mutual of Omaha. Otherwise, it's a process of weeding through the thousands of companies listed on the Internet. Look for large companies with a solid financial footing that can afford to pay the benefits. You can check insurance company ratings through [standardandpoors.com](http://standardandpoors.com), [moodys.com](http://moodys.com), or [ambest.com](http://ambest.com).

## Trados Tips

The following are a series of tips for Trados users from a presentation by Gunnar Carlsson at the annual conference for the Swedish Association of Professional Translators (SFÖ) in Helsingborg, May 6-9, 2004.

1. Sign up for the Trados user group TWUSWER on Yahoo.com. Here you can reach hundreds of Trados

users to get your questions answered quickly.

2. Avoid "supersized" files. Trados works best on smaller files. Consider splitting the 200-page manual into two 100-page documents and merging them afterwards.
3. Remove large graphics. Large graphics can get included as a part of a translatable segment. This will slow

Trados down, if it doesn't crash the program altogether. Remove the graphics from the file, insert placeholders, and reinsert the graphics in the finished and cleaned file.

4. Strip out hidden fonts. Choose Options / Translation Memory Options / Tools. Check the Strip Unused Fonts and Strip Unused

- Styles boxes. This will reduce the final size of the file when it is "cleaned."
5. You can also strip out any hidden fonts or styles from your source by document "cleaning" the source file through Trados Workbench, and selecting "Do not add to memory." This will strip out unnecessary fonts/styles before you begin translation.
  6. Seeing those annoying green markers >> with the text that should have been translated <<?? Try shutting down MultiTerm or reorganizing the translation memory. Reclean the file.
  7. Limit the number of incomplete segments by setting segmentation rules. Choose Options / Translation Memory / Segmentation Rules. Click the User Lists button. This will allow you to enter a list of abbreviations that you do not want to trigger the end of a segment, e.g., etc., osv.
  8. A new feature in Trados Workbench 6.5 is that it allows you to run the Concordance Search automatically as you translate. Choose Options / Translation Memory Options / Concordance. Click "Start Concordance Search if nothing found." This means that Trados will automatically perform a concordance search in memory for the source segment that doesn't have a full match. It can help speed translation enormously.
  9. If you work with a lot of Excel and PowerPoint files, consider upgrading to Trados Workbench 6.5. This allows these types of files to be translated in Trados Tag Editor, making it much easier to navigate through the file and see where you are.
  10. Better safe than sorry. Back up your memories by EXPORTING them, not just saving the .twm file. From the Trados Workbench, choose File / Export. Navigate to the correct location and save the file as a .txt file. If your translation memory becomes corrupted, you can easily create a new translation memory and import the .txt file.

## Bits and Pieces

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### Swedish Translation Booklets Available from SFÖ

Copies of two booklets from the Swedish Association of Professional Translators (SFÖ) entitled "Translating Names in Swedish" and "Common Pitfalls in Swedish Translation" are available free from ATA Headquarters. Contact [mary@atanet.org](mailto:mary@atanet.org) if you are interested in receiving a copy of either of these booklets.

### FIT XVII Conference in Tampere, Finland August 2-7, 2005

The Fédération Internationale des Traducteurs, (International Federation of Translators), a worldwide organization for translators, will be hosting its 17th World Congress in Tampere Finland.

This is a gathering of translators and interpreters from the entire world. It is a chance to exchange information and experiences with colleagues in any number of countries. A complete program of seminars and social events is planned.

For more information, check with [www.fit2005.org](http://www.fit2005.org)

A number of ATA Nordic division member are interested in organizing a study-trip to Finland, in conjunction with the FIT congress. Anyone interested in attending should contact Tuomas Kostianen at [tuomas@jps.net](mailto:tuomas@jps.net)

### Like What You Read?

It's easy! We are open to any and all types of articles. You don't have to be an expert in a particular field, all you need is an hour or two to put a few of your thoughts on paper about a host of subjects that we all share as translators. Here are a few ideas to consider:

- ❖ Why I love my best clients
- ❖ Why I hate my worst clients
- ❖ The Best Nordic Sites on the Web
- ❖ Computer Tips and Tricks
- ❖ How to become an expert in a flash
- ❖ Accounting for Translators
- ❖ Grammar rules you forgot about...

We welcome any and all submissions. This newsletter is written for and by all of the members of the ATA Nordic Division. So help us breathe some life into this ship and fill some space (as I just did). See you in the fall! [drumsey@wwt.net](mailto:drumsey@wwt.net)

### Connect With Your Colleagues Overseas! Important Nordic Translation Links

[www.translators-association.dk](http://www.translators-association.dk): Danish Translators Association  
[www.skil.net](http://www.skil.net): Finnish Association of Translators and Interpreters  
[www.nffo.no](http://www.nffo.no): Norwegian Non-Fiction Writers & Translators Association  
[www.sfoe.se](http://www.sfoe.se): Swedish Association of Professional Translators

# Come to Toronto

**ATA 45<sup>th</sup> Annual Conference**  
**Sheraton Centre Hotel**  
**Toronto, Canada**

**October 13-16, 2004**



American Translators Association  
Details on the web at [www.atanet.org/conf2004](http://www.atanet.org/conf2004)

## **AURORA BOREALIS**

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