

**MONEY TALKS IN BOTH AMERICAN AND FRENCH POPULAR LANGUAGE**

by

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I know of no country ... where the love of money  
has taken stronger hold on the affections of men....  
--Alexis de Tocqueville, *Democracy in America*

Once when on sabbatical in Britain I undertook to collect the historical and current names, and explain the colorful slang, regarding UK money. The result was an article in the journal *Names* which suffered, I fear, from the bane of onomastic reports, which comprises very long lists of words. This can reach the obsessive, as Edmund Wilson speaks of Ben Jonson, with his strings of alchemical terms in *The Alchemist* and the cant and jargon words that made his plays, once more popular than Shakespeare's, eventually too difficult to understand. Dictionaries collect what Anglo-Saxon called the equivalent of *word hoards* but at least lexicographers usefully define. Name collecting is often mere philately, colorful examples with no conclusions reached. If you can stand a barrage of names you can read a slight revision of "Names for Money" in my book on the onomastics of popular culture (*Advert.*). Here I cite a limited number of money names and expressions and strive for a *so what?* as I devote some 6000 words to one of our favorite topics, (I mean geolinguistic insights, not money itself.).

I encourage you to develop your own thoughts on American names for what the Victorian term called *the necessary*. I want to wax geolinguistic a little about US social class and political culture in connection with *ready money* talk, make money say something sociolinguistic. I shall even venture some into one of the touchiest subjects in all linguistic discussion, social class, because in the US that is all about *greenbacks* (our dollar bills) although I am well aware that Noam Chomsky's introduction of politics into the discussion of language is strongly resented in some quarters. Nonetheless, language and money are truly inextricably connected in daily interaction. Communication and commerce are linked. Both can be crude. For some people the rude is one of the chief attractions of both conventional and unconventional language. Money talk can be simply vulgar (Hollywood's *I don't let my mouth write checks my ass can't cash*) or revelatory of truly significant wellsprings of human behavior. Money is always at work. *Money never sleeps. Figures don't lie.* Finance connects to geolinguistic interests in identity, the power of words, and rank and reaction in social intercourse. About class and money there is a lot of *pussyfooting*.

About class *don't ask?* I do. Only the late Paul Fussell seriously wrote about it. Why should we be gagged, forbidden to face the fact that very American in what is supposed to be a *classless society* is very *class conscious*. Where in the world is there any classless society? Most Americans admit to our class system and like to think of themselves as middle-class in this nation dedicated to equality. The middle class does indeed seem to believe in equality (if chiefly theirs, as supposed, with the upper class) though not in all instances. When it comes to the lower class, the middle *moneyed* rank themselves higher than they are because *better off* financially

than the unemployed and the poor who often work hard but *cannot make ends meet*. That attitude offers the middle class a fine opportunity to feel one of the most American of all emotions, a sense of superiority over at least some other people, and those fellow citizens, not mere foreigners. There you see language in action, quite as much as you do in diplomacy and war, two other areas in which America's conviction of being superior to others is patent. Our language speaks and tells anyone listening *where we are coming from*. Geolinguistics needs to take a penetrating look at that language, especially its euphemism and slang and catch phrases and proverbs (*money can't buy happiness, but it enables you to be miserable in comfort* lies somewhere between catch phrase and proverb, as I told Partridge edited by Paul Beale for their *Dictionary of Catch Phrases* (1977, 1983) and common idioms and other texts involving the *almighty dollar*. Any listing must involve some finding. It must answer *so what?*

Money gives us our *livelihood* and to a large extent our personal and ethnic and social identities. It explains a great deal of our behavior. Our language testifies to the thinking that prompts that behavior, for instance what is contained in the remark by the angry essayist Marya Manners that "the suppression of civil liberties is to many less a matter for horror than the curtailment of the freedom for profit". Likewise, the belief in human rights is brother to the possibly more shocking idea that the poor are absolutely entitled to be rich. "God wants you to be rich" the megachurches preach. This has become a kind of American religious credo with the Reverend Ike, of whom you may or may not have heard, depending on your age and race and social status. Everything we think and say is colored by our pre-existing beliefs and communities.

We may not readily reveal our financial class. We may expose details of our private lives, even our sex lives, but not of our bank accounts. Our yearning for privacy, paradoxically accompanied by the American yearning to be noticed, often means little more than keeping our money secrets. We simply say we are *doing OK, comfortable*. There is in Brooklyn a time-worn joke about an old Jew hit by a car on Empire Boulevard, where the traffic is dangerous. An ambulance is called for and meanwhile a policeman takes off his jacket (this is, after all, a fable) and folds it up so it can be used as a pillow for the accident victim's head. The policeman asks, "Are you comfortable?" The old Jew replies, "Well, I *make a living*".

However much we *haul in* we are never content, never satisfied. A capitalist society is like Alice's Wonderland: you have to run very fast just to stay in one place. We are not happy to *keep up with the Joneses*. We want to *move up*, not merely to do but to *do well*. "(S)he is doing well" often means financial health, not recovery from illness. Of course Americans can never be static or *too thin or too rich*. In the US it is wrong not to have enough and wrong ever to have enough. Regarding the poor, we are most comfortable in the *middle class*, but if securely middle-class then we want later to be *rolling in dough*.

That is all in terms of money. In general terms the average American claims to be middle-class but may not have the background and education the term might signify elsewhere. In some countries the professions are the church, the military, the law, academe, etc. Other nations have a nobility. We have Masters of the Universe, titans of Wall Street. They are the money professionals. Banking and brokering are not professions but in the US anyone who charges for his services will call himself a *professional*. We have professional dog groomers,

professional hairdressers, professional cooks, and professional plumbers and gardeners, even nannies. There is no evidence of the old European bias against those *in trade*. *What do you do?* = what work do you perform for money? *How do you do?* is more than “glad to meet you”; it can ask how you make money, what your business is. “The business of America,” one president said, “is business”. *In business* can mean functioning correctly.

In the US, in contrast to some other countries where social class is rigid, a roofer and a security guard might think themselves middle-class and a physician or dentist or lawyer might actually be not middle-class but extremely well paid. Our one percent owe their money not to noble birth or the learned professions but to business success. Here *success*=success in making money. What money you have is what really *counts*, seldom how you got it. There is never enough of it in our highly competitive society and inflation means you can’t just *keep it under the mattress*; you must *put money to work* and invest (which actually means speculate). If one does not have *enough to get by* one must rather sheepishly admit one is *poor*. Blasted are the poor. If you are so damn smart, if God loves you, why the hell aren’t you rich? What’s wrong with you? (Not what’s wrong with *The System*, buddy, with y-o-u.) Others came here with nothing and look at them now! Others fought their way to *the top*. Your duty is to *race to the top*.

In fact we hate to say *poor* just as we never say *die*. We say the poor are *disadvantaged* as if in a society in which everyone is supposed to be equal people deserve to have an advantage. We talk of the *underprivileged* as if everyone deserved privilege but we abhor privilege and complain when *there is one law for the poor and another law for the rich*. In a society in which we are expected to *earn a living* the impecunious are *unfortunate*, as if it were all up to fickle fortune and not our own efforts and abilities. In a fair society there can be equality of opportunity but no one can expect equality of results. The mantra (too common and fuzzy a word now in popular overuse) is *entitlement* for those whose results are poor. Those who have no or not enough money to suit them claim that the *world owes them a living*. Many believe in a *Robin Hood government* that takes from the rich to give to the poor. Long ago John Adams warned that democracy might lead to the poor voting themselves the wealth of the rich in the name of equality. Democracy actually ends in that when the bread and circuses are insufficient and distracting wars are unavailable. Socialism tries to even things out. It wants more even distribution of wealth. It actually not only makes the rich poorer but the poor poorer as well. It aims to produce a nicer society but, as Margaret Thatcher pointed out, socialism always fails in the long run because “you run out of other people’s money”. And if you tax the rich too much, as France is now finding, they take themselves and their money elsewhere. Money is more moveable than want, more powerful than political philosophy or national need.

At the moment half the US population does not vote or the so-called entitled would not need Robin Hood; they would by force or by law take what they want from the rich. Most of the half that does vote basically does not matter much politically. The poor matters least. In the election campaigns of the past, the poor were often in speakers’ mouths. How often have you heard in the recent presidential campaign the word *poor* and how often *middle class*? The middle class is where the votes are. The rich and the poor do not worry themselves about *getting ahead* quite so much. They are *haves* or despair of becoming *haves*. A small group of Independents elect because Democrats and Republicans seldom or never ever listen to the other

side. They vote for the party's candidate (selected by activists at caucuses) even if they do not like him so the Independents pretty much *swing* the election. As 2012 proved, there can be a *status-quo* result even after a furious and amazingly expensive battle. Money fueled it. Those elected really do not represent their constituents. They serve the power brokers who gave the cash that financed the elections. Power, called *access* has been purchased. Favors will be expected. Business and other self-serving groups pay armies of lobbyists to tell legislators what to do in the interest of those who employ the lobbyists, not necessarily the public interest. There are half a dozen lobbyists (lumped together as *K Street*, their main address in Washington, DC) for each and every legislator. Some lobbyists actually write the laws the congressmen and senators propose and vote for. *He who pays the piper calls the tune. Money talks.*

The laws can shell out *farm support* largely to superrich agrribusiness, grant *depreciation tax deductions* and other tax advantages to wealthy owners and operators, set *price supports* in what is touted as a *free economy*. We have produced a tax code of over 63,000 pages, mostly *loopholes*, and *special-interest giveaways*, whereas the tax code of Germany, an economically sounder nation, is 500 pages. All this about politics and money is relevant here because it creates a number of special classes, each with its own language.

Among them are the *haves* and the *have nots*, those with financial and without political *clout*. Clout moved us to bail out the banks after a 2008 collapse. We spent taxpayer money because banks and other big business were *too big to fail*. Today the banks and the auto industry (called *Detroit*) are bigger than ever and still up to the old tricks and the city of Detroit is drastically *in the red* and the average American has not had a real salary advance in income in a decade. The presidential candidates in 2012 ran up a total of 90 visits to one *battleground state*. Ohio got extraordinary attention. The money spent there was astounding. The backers were rich.

The US is not rich. It is a debtor nation, its debt downgraded recently. We owe so many trillions as a nation that in the foreseeable future the *carrying charges* alone will bankrupt the US. Each and every US citizen owes a \$50,000 share of the national debt. Can they ever pay it? Right now 43 million in the supposed *recovery* are on food stamps; millions upon millions are *underwater* in their mortgages and may lose their houses. There are, however, too many to punish and the lenders who may have swindled them will not to be held to account. Millions upon millions are out of a job. Many of them forever. Read that sentence fragment again. We do not have an *unemployment problem* as much as an *unemployability problem*, because there are indeed well-paying jobs open but because of the shameful failure of public education millions of Americans do not have the qualifications to take them. We have to import skilled people or *outsource* work to countries where the population is better equipped to cope and harder working and not so overpaid if lucky enough to have *gainful employment*.

In the drive to increase their *net worth* Americans often demand to be paid more than their work is worth. Hiring them is not always good for any company. This not a workable *fiscal policy*. In the determination to make money by any means possible we get *Ponzi schemes*, irresponsible personal and business *enthusiasm*, rapacious dealings and CEOs contriving to be outrageously overpaid, dangerous *derivatives* and other schemes, all sorts of *white-collar crime* and widespread disrespect for law and regulation. Can't apply the law? Change it. Consider the

marijuana initiates of the 2012 election. Perpetrators who have *ruined* millions have seldom prosecuted and if convicted they usually do not *do time* in jail. We already have more people in jail for pot than we can pay for. At least they are not counted in the unemployment figures. Corporations at the worst have to pay back some of what they have stolen. They do so but *admit no responsibility*

*Wall Street*, seen as foe of *Main Street*, has become synonymous with *finance* and dirty dealing in the same way that in the US *Broadway* and the UK *Shaftesbury Avenue* are synonymous with *theater* or *theatre*. US and UK English may differ in spelling but essentially operate under pretty similar rules for the construction of popular language. That includes tricks like nicknames for the familiar, approving or disapproving terms to express attitudes toward them, vibrant slang, many different words for the same basic idea, evasive expressions for fuzzy thinking, and vigorous wordplay. Another kind of language is in the *fine print* that cheats consumers and the mislabeling of products. You can see the nation's thinking in its language.

We all want to be *well off* (off what?) whatever our class is. In the US we have a handy way of knowing exactly what our class is. It is revealed by the famous *bottom line*, a much overused expression derived from accountancy. The bottom line is where profit or loss, the final accounting, the *financial holding* is clearly declared. Note that when in the US we ask about a person's worth we do not, as elsewhere might be the case, consider their virtue or usefulness. The good person's value to society we think to be irrelevant. No, we are speaking of how *rich*, which is the U way of speaking in the UK, rather than the Non-U, which would be/is *wealthy*) a person is. Tell me how much money you have *in toto* and I'll tell you *where you belong* in society. The upper class and the middle class and the lower class are all denominated by the largest number of Americans in terms of what is owned and can *turn into cash* to spend. Americans of the working class (*working poor* and *middle-class* both) tend to spend and not to *put something by*. The wealthy buy stocks and bonds and mutual funds though lately what the impossible tax code may seem be no one knows so the wealthy are sitting on cash until they see where it can make them the best *return*. Many people are not saving, either because they are just *scraping by* or because they know inflation is gradually lessening the value of the dollar. *Saving* seems unwise now. Money saved is carrying cash in a bucket with a hole in it. Thrift is expensive.

*Thrift* appears chiefly in *thrift store*. We don't like *cheeseparers*, *pinchpennies*, or *Scrooges* (we make exceptions for *bargain hunters*, *coupon clippers* and such) and we have more modern and nastier terms for those who are *tight* not in the sense of "drunk" but *living on nothing*. The indigent spend whatever they manage to get and the middle class goes *deep* into debt because it uses *plastic* rather than *shelling out* bills, *dead presidents*. People who go to college, mostly because that promises larger salaries later, are currently in the US \$1 trillion in debt. College is not a *good investment*, not when 85 percent of this year's graduates have had to move back with their parents for lack of a *good-paying job* or maybe any job.

We have to have a *safety net* to catch those falling into penury—and to avoid mass protest. So we have instituted *unemployment insurance*. This is *forced saving*. Now that has to support the jobless for 99 weeks and soon there will be clamor to *extend benefits*. Instead of *saving for a rainy day* or a sudden *balloon payment* in a mortgage, we expect a *bailout* when

necessary. We have *Social Security* provided not by our savings but by the government that takes money from our paychecks and uses it to support those not working. When it was set up this system undertook to pay pensions to the then four percent who were over 65, because at that time the average American was dead a few years earlier than 65. As the population ages—of course we are *aging* from the moment we are born by we never like to say *grow old*—increasingly we have fewer workers supporting the retired. We shall have to raise the age for retirement on Social Security, decrease benefits, reduce them for those who do not need them (though we shall have to give even the richest something), but *clawing back* any promised benefits is a task no politician wants to tackle. It is the fatal *third rail of American politics*. So long as doing the right or even the essential thing *does not pay off* politically one cannot expect career politicians to *bite the bullet* and do it. Like repairing the crumbling infrastructure costly measures are deferred and deferred. Let the next mayor, the next governor, the next national Administration face that. *Tax and spend* is attractive to some politicians but taxes are unpopular. *Don't tax and don't spend* say some others. Shrink government and reduce *handouts*. Sure, but not mine, not those of my class, somebody else's.

Almost everyone is resisting *pulling back* on expenditure. After all, this is a *consumer society* and a *culture of entitlement, welfare* for more than the destitute. Almost every American gets some sop from the government (that is other taxpayers).

Not spending, *sitting on cash*, has been called unpatriotic. The economy declines when money is not in circulation, when money is *tight*, when credit *dries up*, when finance is not *liquid*. The poor have to live *from paycheck to paycheck*; others are expected to spend, not *sock it away*. Every *bonus* if not gambled in the Wall Street casino (this is called *investing in securities* but it is not an investment but a speculation and *securities* are not guaranteed to be secure) or at other casinos or racetrack is likely to be spent as soon as received. Debt? Raise the *debt ceiling*. *Borrow trouble*. Congress does that. Why can't the average person do that? Why not run up credit card debt and other personal loans then go bankrupt? Some people think *pay back* refers only to revenge.

Congress is supposed to have *oversight* on financial matters. In fact it has shown *oversight* (not noticing at all) when it comes to debt because to *pay down debt* means less money for favors to selected voters who want *more and more for nothing*. Cut expenses but not those that bring money to *moi*. Pay more people more *cabbage, clams, greenbacks, moolah, semoleons*, etc. There are innumerable words for coins and bills and the British call cash *brass*, also a word meaning what some Americans call *chuzpah*. Even if money is *short*, even if the government is what the UK calls *skint* and the US *broke, busted*, of course we could reduce taxes and the role of government in our lives. But some economists (and politicians) believe that pouring money into the system, higher taxes and higher expenditures, are the way to battle financial decline. Others say just raise taxes on the small group of the very rich. (But they are the most powerful group in the nation.) We could exempt from reduced taxes anyone who is wealthy but even if you took most or all the wealthy's *gains* you still would not have enough to *pay off* the run-away national debt. *Fat cats* are simply not THAT fat. Besides, you wouldn't get the money out of the *well-heeled* because they can afford the most expensive lobbyists and the best tax lawyers. If necessary the rich can *take the money and run*, move themselves and their *accumulation of capital* (essential to a capitalist society) to another country that will

welcome them with lower or even no taxes, just loving the *influx of capital*. With whatever you do, note that *when your outgo exceeds your income your upkeep is your downfall*.

Remember that government has no money except what it exacts from taxpayers, by far the largest portion of that from the top 10 percent. Still there is much talk of *government money* and *government spending* and *the Fed* instituting *quantitative easing* (throwing money after problems, money ever closer to worthless) and so on. Print your way out of difficulty. Inflate your way out of *crushing debt*. Pay debts with cheaper money. Lend huge amounts to General Motors to *save jobs*. At what cost per job? Lend lots to encourage solar power (a half a billion dollar fiasco). Create *TARP*. *Make the government* the lender of last resort of the taxpayers' money. The officials at all levels who give *support* and the *dole* and the like are threatened or bought by business and then the politicians buy votes from the public with the public's cash. Often government pays a lot to the poor under programs of *redistribution of wealth* and *social engineering*, even though largely the poor do not bother to vote, as you know, but if the *situation* (US for "problem") grows worse poverty might create chaos in the streets. *Pay 'em off*. Distribute *income supplements* and money *band-aids*. Pass bills that hand out *bills* for *supplemental appropriations* and popular *tax deductions* (as for mortgage interest, but the majority of the popular do not have mortgages—or many are not able to pay them). Institute *income maintenance* even for those who have no incomes in the first place. They are *economically challenged*. We no longer say *disabled* or *crippled*. We say *challenged*. But not every challenge can be met and challenges may lead to failures. We don't like to consider failures. We prop up, *cover up*. Don't spend to train people to *earn their eats*, give them *food stamps*. We could give them training so they could earn a living but our educational system is not very good (except for the rich, who attend some of the best educational institutions in the world). Besides, we already spend too much on education. We must institute *cuts* here.

We both feel sorry for and fear the poor in addition to finding them an embarrassing element in a country that we want to be incredibly prosperous and whose system the entire world we believe ought gratefully to adopt. Whether our rich will also take care of our poor—the *trickle-down theory* is that if we take care of the rich money will eventually come into the hands of the workers—is unpredictable. At the moment business is down. There is too little hiring in the US because business has no firm idea of future tax rates. Business never hires if it can avoid doing so or if it absolutely has to expand it is going overseas where workers are very much cheaper. Only capitalists can create new businesses. They are mostly *playing a waiting game*. Will the European Union collapse? Will China do this or that? Don't act; wait to react. Sure, some *startups* offer *good deals*, *venture capitalists* take note, but certainly technology does not have well-paid jobs for the Average Joe or Jane who has no job and has not had one for far too long and whose skills in English and math and even the discipline to get to and stick to are all weak. By the way, who wants to hire someone who has been long *out of work*? Or too expensive or too hard to train. Be *pragmatic*, people say. The unwed mother with several children cannot go out and take any job paying enough to cover hiring someone to look after the kids, so support her and them. Telling her that she has put a burden on the taxpayers is like telling the smokers who get lung cancer or the morbidly obese who eat themselves into diabetes and then hands the taxpayer *the tab* that they have been irresponsible and cannot *stick us* with the consequences. With none of the experience that new technologies demand can *sidelined* people be put into the *labor force*? Will they work for the wages that corporations pay overseas? Can

the sick, even if illness is their own fault, be refused any expensive treatment? Tell them *That's your problem?* No, it is society's problem. It is the problem of those working and paying taxes. It looks as if a large segment of the US population will stay irresponsible and the majority of the poor will stay poor—each a *drag on the economy*. It is no longer a question of moral responsibility. It is a question of *need* and if government (taxpayers) doesn't meet needs there will be trouble.

Things are deteriorating. (Too many pronounce that de-TEE-ree-ating.) We have moved from the Victorian *deserving poor* to the all-deserving poor, from *charity cases* to *welfare cases* and *welfare recipients* and then to *welfare clients*. This is the domestic version of warfare's *incrementalism* abroad. In the US a need has morphed into a God-given entitlement. *People in want* has taken on a whole new meaning in which desire=lack=right. When *moneywise* you are not playing with a full treasury preach *plenty for everyone* except the one-tenth who go beyond tithing and actually pay 70 percent of the taxes. The majority will go along with this, envying the wealthy who already have too damn much. This is a policy that equates with *not playing with a full deck*. What would be nice now is *decent salaries* for the unemployed, a brand new career slot. It would be fine to have *more jobs* and people who can handle them. *Don't count on it*. Technology is replacing people with robots, etc., every day. It means fewer humans with jobs.

Americans want not just jobs but *good jobs*. The president said repairing the crumbling infrastructure is essential and that plans are *shovel ready*. The called Sandy surely created a host of infrastructure jobs. Get out the shovelers? No, Americans do not want to shovel. Americans no longer want an opportunity to work with *40 acres and a mule*. We have ditched the ideal of equal opportunity for all and adopted the hope of plenty for everyone whether they can or will contribute or not. The success of the *lucky*, as if they never deserve it, is denounced as creating a disunited United States. We want *prosperity*, not *subsistence*. We don't want a *chicken in every pot* but a big-screen TV in every *inner city* (read: slum) and every *rent-controlled apartment*. People on Welfare and Medicaid (10,000 new ones every day) want \$150 sneakers and the latest expensive iSomething and a *decent* income. They see rich people and costly products on those big TVs. They are told in the commercials that they *deserve a break today*. They want a break, maybe a miracle. They don't want *workfare*. They do not want a depression and *CCC gangs*. They cannot and don't want to pay high prices for prescription drugs or for doctors. The question of *how much can/should/could/would our society spend on an individual* is avoided.

Make your own list not only of the words for money but of the expressions in which the various classes discuss and reveal their thinking on such matters as values as well as prices, labor and reward, rights and responsibilities, expectations and realities. Will a *death panel* deny grandma triple-bypass surgery? The mindset, the culture, is right there in the language that governs and expresses its decisions and shapes all its behavior. Likewise there is the ignorance of the public, its confusions, its false hopes, its deliberate evasion of facts, its sloppy thinking, and its sad plight. The sorrow and the pity! Well, not always pity. What is the American for the British "F\*\*k you, Jack, I'm alright!?" Sorry to get vulgar but the misery in the situation is obscene. Equal opportunity--and we have never had it, though some progress has been made, and I say that fully aware saying that will infuriate those who consider that any mention of progress undermines their need for more help so *don't go* there—always would have produced



both winners and losers. By the very nature of capitalistic competition there must be both successes and failures. When the successes cannot or will not *carry* the failures the game is up. When slavery is abolished we get by on *wage slaves*. It cannot be *all chiefs and no Indians*. Our slang recognizes the fact.

You can parse American or British English and get some startling revelations or if you know some language even more foreign than British English you can do that examination of *mentalité* in (say) French. I can do French slang for you as an example. Here are some money-related expressions which may amuse and because perhaps a little unfamiliar prompt you to think more about *l'air et la chanson*, “the tune and the song,” semblance and the truth. Just a few of the ABC’s of this game. There could be many more examples—and from all other languages, too.

*aboule ton fric* cough up the dough  
*acheter à la foire d'empoigne* steal  
*aller à la pêche* be jobless  
*argenté comme un cuillier de bois* broke  
*balanstiquer* to fire  
*bas de laine* savings in an old sock  
*bazarder* sell off one’s stuff cheap  
*bizness* racket  
*bourse plate* empty wallet  
*budgétivore* government bureaucrat  
*camelot* pitchman  
*caramboillage* swindle

The year that your US salary raises by any considerable amount that year you rise or fall in class if only a little. The government thoughtfully publishes annual average salaries. This of course is misleading because one CEO may *make*, or perhaps we ought to say *receive* lest we be called upon to explain precisely how (s)he actually earns and deserves that amount, as much as hundreds of times that of the average worker in the company or corporation involved. But, as Americans say, that *gives you an idea*. A bit more reliable is the so-called *poverty line*. If your annual income is at or below this line then you are officially *poor*. Some Americans may think you are entitled to receive money from other taxpayers to bring you *up to scratch*. Some non-taxpayers actually receive all their income from the taxpayers. This is called *supplemental income*. What we are talking about are government gifts (the US likes to say *free gifts*) in fact to those who receive no other money at all. It is related to such concepts of *the minimum wage* allowed for any legal worker or should that be any worker? Well, illegal immigrants, rather useless, totally unskilled legal citizens who nevertheless need to *earn a living* cannot find any jobs at all because nothing they can do for eight hours a day five days a week, minus legal holidays, paid vacations, maternity leave, and other days off, is worth the minimum per hour. Americans seem to believe, on what basis is not clear, that the government *owes them a living*. *You don’t work, you don’t eat* is not heard any more. Also we all must *pick up the tab* to support children whose unwed fathers will not, anyone struck by natural disaster (even if they stupidly rebuilt on dangerous ground and once again lost the house, many others. We are a

*compassionate society* now. But asking insurance companies to insure the uninsurable is *tricky* and the so-called *makers* get tired of the *takers*.

We like a *New Deal* (but if you don't play your cards right you lose), to be a *Great Society* and celebrate *Morning in America*, but we refuse to tax to produce equal incomes for all individuals or to legislate salaries, *price controls*, and *caps* on *what the traffic will bear*. Nobody but some other guy makes *obscene profits*. On TV, for instance, we watch pawnshop deals where the seller is seldom offered half of what the buyer believes he can sell the item for, not to mention *American Pickers*, a show where nicer looking, informed, shrewd fellows find diamonds in the dung and say "I'm going to ask" double (or much more) than they paid. We don't criticize these businessmen. We admire their *business sense*, negotiating skills, and success in *getting away with it*. Should we ban *immoral* business practices? We said yes only for WWII *war profiteers*.

Governments may not be in the business of dictating how much profit a business should make but it may be in the business of *redistribution of wealth*, the modern version of *robbing Peter to pay Paul*. That will always appeal to Paul. When there are more Pauls (and polls) than Peters (whose power in politics some want to *peter out*) the poor can vote themselves the money of the *affluent* (those to whom cash supposedly just flows, without them having to earn it by an effort). Actually it seems to me that not a lot of cash flows without somebody somewhere doing something to make that happen, that the affluent not only make money flow into the marketplace but that there must be something that made the money flow to capitalists in the first place. Maybe daddy or granddaddy made cash for Mike Moneybags III, but originally it was earned and taxed and some survived. Or maybe Nick O'Time stumbled upon a really promising, rich vein and *worked it*. I say *estate tax* is wrong but money derived from investments should be called *regular income*. Can't we close *tax loopholes* for everyone? Apparently we must go case by case. But because making money is not regarded as a sin and saving and investing is good for society and *lending* is making your money *work for you*, interest and dividends and *capital gains* are by no means *dirty money* or *unearned income*. To encourage people to support capitalism we give special favors to those whose investments create jobs for others and both the owners and the workers pay taxes. Do powerful owners benefit too much and downtrodden workers too little?

There is talk of a *living wage*, or a *decent salary*, just enough or provide *the basics*, but then, once more, there are those whose abilities are not worth paying that ever-*soaring* amount because the prices of *a roof over one's head* and *food on the table*, and the cost of transportation to and from the workplace, and appropriate clothes to wear, and so on, are *going through the roof* and *taking the food out of the children's mouths*—do you know how many millions of Americans go to bed hungry every night while we send food and other *humanitarian aid* to foreign countries for political purposes? Likewise we all may differ a little or a lot in our definition of the *good life*. By that Americans mean not a life that will get you into Heaven but one that gets you luxury right here.

Meanwhile, examine the language in which *compensation* is negotiated and debated and the language of complaint in an Americans may express dejection when they cannot *keep their head above water* or when they do not get a *raise* (UK *rise*) in salary each and every year whether or not they are more valuable, more productive, or not, and whether or not anyone wants

to take the job who can do as well or better and will work for less. *It's a jungle out there*. It's a *salt mine*. It's the *daily grind*. All to put *bread on the table*. In slang, *bread*=money and *money* in many applications means any desired thing in ethnic slur (*Irish fortune*=female genitals) and even more vulgar terms (*money box* is one of the more quotable found in US sex slang).

There may be more to say but making this article longer *won't pay*. Still realize that money is at the heart of almost all of our pressing problems (in no order of importance): abortion (who should pay for it, who will pay to bring up unwanted children); education (too costly and, worse, a *disaster area* producing a nation of incompetents with too few extraordinary successes); foreign policy and homeland security (financing the *War on Terrorism*, blank checks for The Pentagon? too large *outlays* considering the result of overseas adventures? And still to come trillions over generations in payments for veterans and their families, with nowhere near the wealth that was lavished on the Greatest Generation of them after World War II and little or no prospect of ever having anything like that to provide them jobs, houses, education, health benefits, etc.); health care for all (a right that has gone wrong, *spiraling out of control*); immigration (jobs, salaries, fines for law breaking, etc.; not just same-sex marriage (actually mostly a civil rights and tax advantage matter) but regular marriage deductions in a society where not long ago 20 percent was unmarried and now it is 50 percent; tax reform itself (should everyone tithe? how are we to *cut government spending* and at the same time provide all desired or necessary *social services*?; women in the *marketplace* (Mom as well as Pop having to be out working and who will bring up the children? *equal pay for equal work*, *glass ceiling*, *mommy track*, etc.)—*you name it*, and with political correctness you name it *at your cost*.

Thank you for *spending* your time to read this and *paying* attention—if *you will*, a very common US expression right now—to these provocative remarks. Money and politics are like matters of religion banned from the conversation of the polite because they are guaranteed to *get the dander up* of some people but at least the discussions of *sawbucks* can *deal* in facts, while religion, especially in terms of moral behavior here toward the poor (whom Jesus said are always with us, and His favorites) and what if anything happens to us when we *cash in our chips*, brings us to endless and maybe fruitless or fierce contentions about faith in which the *hard currency* of facts is irrelevant.

This paper tries to employ facts about money as they connect to American speech and writing to make the point that sociolinguistics, particularly the macrosociolinguistics that is geolinguistics, offer a valuable tool to understand personal psychology and morals and national character and politics as revealed in everyday language.

