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## ***Money Makes the World Go 'Round:* The pecuniary worldview of modern American proverbs**

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No matter in what currency, money rules personal and financial life to a remarkable degree, and it is not surprising that international and national proverb collections contain a plethora of examples from antiquity to the modern age. Many monetary proverbs were coined in the United States with modern American proverbs reflecting this preoccupation with pecuniary issues quite distinctly. Based on about 110 such proverbs coined after the year 1900 it is shown that they contain folk wisdom regarding business, trade, sales, purchase, payment, price, etc. with money playing a dominant role. This can be seen as a reflection of a general American worldview or mentality stemming from the fact that capitalism is part of the social and economic structure of the country. The proverbs under discussion are from *The Dictionary of Modern Proverbs* (2012) edited by Charles Doyle, Wolfgang Mieder and Fred Shapiro. Some of the modern proverbs give solid financial advice, especially regarding investment in the stock market. While many of them indicate a definite preoccupation with materialistic matters and an interest in accumulating wealth, there are also proverbs that deal with such socio-economic aspects as the widening schism between richness and poverty. There can be no doubt that money and wealth in all their iterations are part of the American capitalist worldview. There are numerous other components to the image of a general American mentality, but business and finance certainly belong to it.

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There is a sixteenth-century English proverb whose basic idea is well exemplified by an old nursery rhyme that shows that money makes things possible:

Will you lend me your mare to ride a mile?

— No, she is lame leaping over a stile.

— Alack! And I must go to the fair!

I'll give you good money for lending your mare.

— Oh, oh! Say you so?

Money will make the mare to go. (Opie 1963: 296)

The proverb “Money makes the mare go” might well have been the structural and semantic background for the much younger and very popular American proverb “Money makes the world go 'round” (1871) with the pervasive message that money belongs to the

fundamental ingredients to make essential things in life happen. This is well expressed by Fred Ebb's song "Money, Money" (1966; [metrolyrics.com/money-lyrics-cabraet.html](http://metrolyrics.com/money-lyrics-cabraet.html)) that was popularized in Bob Fosse's musical drama film *Cabaret* (1972) starring Liza Minnelli and Michael York:

Money makes the world go around  
The world go around  
The world go around  
Money makes the world go around  
It makes the world go 'round  
  
A mark, a yen, a buck, or a pound  
A buck or a pound  
A buck or a pound  
Is all that makes the world go around  
That clinking clanking sound  
Can make the world go 'round

No matter in what currency, money rules personal and commercial commerce to a remarkable degree, and it is not surprising that international proverb collections contain a plethora of examples from antiquity to the modern age [Cordry 1997: 178–180; Mieder 1986: 329–334]. Not surprisingly, the same is true for the many national collections, to wit for example the rich treasure of pecuniary Anglo-American proverbs [Cheales 1874: 98–102; Hood 1885: 398–406; Loomis 1964; Mieder, Kingsbury, Harder 1992: 415–418; Speake 2015: 210–203]. The concept of "money" is, of course, but a collective term for other mercantile aspects, such as business, poverty, prosperity, purchase, sale, stocks, wealth, etc. There exist several major quotation dictionaries for all of this that include some proverbs as well, the largest of which is Ted Goodman's *The Forbes Book of Business Quotations. 14,173 Thoughts on the Business of Life* [Goodman 1997: 52–64, 106–120, and 582–594; see also Braude 1965: 37–42; Forbes 1984; Thomsett 1990: 96–97; White 1986: 32–50 and 66–86].

With all of this textual information, albeit usually without any historical or contextual information, it is tempting to draw certain national or worse, stereotypical conclusions about the worldview or mentality of certain cultures or groups. A multitude of studies exist, notably about proverbs depicting so-called national character or antifeminist attitude, for example [Schipper 2003; Nedeva 2014]. Usually such ahistorical studies take proverbs at their face value without asking whether they are still in use today and with what frequency. To a certain degree this is also true for some investigations of cultural or more specifically economic attitudes expressed in proverbs, to wit [Shimkin, Sanjuan 1953; Chiang 1961; Mortad 1991; Mifsud-Chircop 2001; Thompson 2009; Gautam 2013; Zhang 2016]. Without wanting to discredit these investigations, it needs to be remembered that conclusions about worldview or national character by way of proverbs must take other important indicators into consideration so that they do not lead to overgeneralizations. The following caveat must be kept in mind: "Care must be taken when looking at proverbs as expressing aspects of a certain worldview or mentality of a people that no stereotypical conclusions and a so-called "national character" are drawn" [Mieder 2008: 22]. Pekka Hakamies, in his enlightening article on "Proverbs and Mentality" (2002) echoes this warning: "Even if proverbs can reveal an aspect of the user's way of thinking, this

hardly means that proverbs are always the most reliable key” [Hakamies 2002: 224] for mentality conclusions.

Basing such studies on historical and comparative footings and enhancing them by social and psychological findings, proverbs can be of value in drawing some general attitudinal conclusions. Even if there is such a concept as a general worldview pertaining to a certain culture, it must be kept in mind that “a worldview is like a stage set on which each human being is a character seeing himself, speaking his lines, and viewing everything else. /.../ Worldviews do differ with cultures” [Naugle 2002: 246]. In other words, when looking at national worldviews, it is important to keep in mind that such a construct is indeed very complex, with such communal character having to leave space for the deviating character traits of individuals [Potter 1954: 8–9]. From a folkloristic point of view, it can be said that individual “human thought and action are affected [to a degree] by worldview perception and interpretation” [Naugle 2002: 299]. Zuzana Profantová is correct in stressing in her short yet insightful article that certain general worldview traits can be ascertained from particularly often-used proverbs as socially sanctioned “signs communicating tradition, the past and the presence” [Profantová 1996: 723]. In his equally revealing article Geoffrey White reaches similar conclusions: “The fact that certain proverbs are frequently used suggests that they express key understandings about everyday life. If so, proverbs may provide a source of insight into cultural models in particular areas of common experience” [White 1987: 152–153]. Indeed, proverbs “appeal to common-sense reasoning based on cultural models of experience” [Dundes 1971: 168], and they reveal “folk ideas”, a term for worldview/mentality favored by the American folklorist/anthropologist Alan Dundes.

Before discussing what folk ideas, worldview, or mentality can be extrapolated from authentic American (not British) proverbs about financial matters, a few more general comments about the American worldview, if indeed there is such a thing, are in order. John Tierney begins his scholarly study with the fitting statement that “A deep and enduring characteristic of the American worldview stems from the unique nature of US society as being a ‘melting pot’ or, as the late President John Kennedy put it in his own book, ‘A nation of immigrants’” [Tierney 2016: 1–2]. True enough, but his introductory statement “Having been spared the traumas of periodic and systemic revolutions, modern America has thrived on political stability and a singular worldview. /.../ The validity of liberty as the fundamental American worldview” (xviii) is a bit too general. The proverbial idea of “life, liberty, and the pursuit of happiness” and the proverb that “All men are created equal” from the famed *Declaration of Independence* (1776) are indeed almost sacred cornerstones of American democracy, but care must be taken that these noble concepts are not transfigured into a worldview of hubristic exceptionalism. And yet, the idea of individual and political freedom is part of the psyche of the entire highly diverse American population. The quintessential modern American proverb “Different strokes for different folks” from about 1945 is a liberating piece of folk wisdom that quite naturally was coined in the United States [Mieder 1989: 317–332].

Realizing that folk ideas (mentalities or worldview) can change over time, Jim Norwine and Jonathan Smith entitled their edited volume as *Worldview Flux. Perplexed Values among Postmodern Peoples* (2000). In one of the article on “Values in Flux”, the authors rightfully add pragmatism to liberty/freedom as a basic element of the American worldview: “‘Value that which works, discard that which does not’ is such a fundamental and defining American sensibility that *pragmatism* has been referred to as our most ‘home-

grown' intellectual tradition" [Norwine et al. 2000: 29]. David Potter in his earlier book with the befitting title *People of Plenty. Economic Abundance and the American Character* (1954) decided that "in America 'liberty,' meaning 'freedom to grasp opportunity,' and 'equality,' also meaning 'freedom to grasp opportunity,' have become almost synonymous. In short, equality came to mean, in a major sense, parity in competition" [Potter 1954: 92]. And yes, the embracing of "mobility" [Potter 1954: 97] became part of the American society of abundance in considerable difference towards attitudes of changing places for the sake of better employment opportunities in other countries. Of course, the emphasis on competition also has led to "American life being geared to success rather than to status. That is, the American measures his own worth by the distance which he progressed from his point of departure rather than by the position which he occupies; he esteems high current income more than the possession of long-accumulated wealth" [Potter 1954: 48]. This brings to mind the American ideal of the achievements of the "self-made" person, best expressed by Puritan ethics and the proverbial expression "from rags to riches" [Dundes 1971: 99].

Competition, success, and wealth led Alan Dundes to the justified conclusion that there exists in the American society "a materialistic, capitalistic view of the world" that can best be summarized as the folk idea of "the principle of unlimited good [abundance]" [Dundes 1971: 96]; (see also [Mullen 1978: 209–212]) to which can be added "the future orientation in American worldview" [Dundes 1971: 98]. Drawing on various folkloric materials, including numerous proverbs and proverbial expressions, Dundes showed the seeming American obsession with the future in two seminal studies: [Dundes 1969; 2004]. What distinguishes Alan Dundes's three articles about American folk ideas is that he amasses much folkloric and particularly proverbial material to back up his convincing claims that Americans in general are grounded in capitalist beliefs, that they are future oriented, and that they have progressive ideas about moving forward. Americans look from the present to the future and at times tend to ignore the lessons of history. Dundes would be quick to point out that his findings are generalizations, but they are to a considerable degree founded on the folk ideas, worldview or mentality as expressed in American folklore of today. Other folk ideas and beliefs, notably aspects of independence, individualism, ingenuity, freedom, and unlimited opportunities in the sociopolitical American life are described and analyzed in Wolfgang Mieder's book [Mieder 2019b].

With this having been said, it is time to move on to what worldview, at least to some degree, American proverbs about monetary matters express. First of all, here is a short chronologically arranged list of such authentic American proverbs as established by historical research based on multiple contextualized references from literary works and the mass media. They are part of Wolfgang Mieder's annotated collection [Mieder 2015]. Each proverb is listed together with the date of its first registered occurrence in a printed source in parentheses:

Money is the sinews of trade (1731)

Money is power (1741)

He that will increase in riches, must not hoe corn in silk breeches (1750)

Taxation without representation is tyranny (1761, attributed to James Otis; also as revolutionary slogan as "No taxation without representation")

The longest [fullest] purse will prevail (1764)

Money works miracles (1766)

A bad penny is sure to return (1766, coined by Abigail Adams)  
 Despair never pays any debts (1767)  
 Money once gone never returns (1771)  
 Discount is good pay (1780)  
 There is no friendship in trade (1784, coined by Samuel Adams)  
 The world will do its own business (1800)  
 Competition is the life of trade (1816)  
 Never spend your money before you have it (1817)  
 Promises cost little (1836)  
 Courtesy costs nothing (1837, coined by Ralph Waldo Emerson)  
 Cheapest is the dearest labor (1841, coined by Ralph Waldo Emerson)  
 Don't mix business with pleasure (1847)  
 Banks have no heart (1853)  
 When you die, you can't take it with you (1855)  
 Money can't buy happiness (1856)  
 Health is a call loan (1858, coined by Josh Billings)  
 A dollar saved is a dollar earned (1859, based on the older English proverb  
 "A penny saved is a penny earned")  
 There are some things that money can't buy (1864)  
 It pays to advertise (1868)  
 Equal pay for equal work (1869, coined by the feminist Susan B. Anthony)  
 Money isn't everything (1870)  
 Money makes the world go around (1871)  
 From shirtsleeves to shirtsleeves in three generations (1874,  
 attributed to Andrew Carnegie)  
 The best things in life are free (1881)  
 Buy low, sell high (1895).

As can be seen, these proverbs include plenty of wisdom about business, money, finances, prosperity, trade, and much more. Most of them are quite positive in their stress of abundance, competition, and advancement, but there are also proverbs that show that money cannot do everything, to wit the proverbs "Money can't buy happiness" and "Money isn't everything". But there is also the proverb that very positively states that "Money works miracles". Of mixed blessing is the proverb that "Money is power" that unfortunately can be observed in present-day America! Regarding this proverb, it is befitting to cite a short statement from Edward Bulwer Lytton's essay: "Money is character — money is also power. I have power not in proportion to the money I spend on myself, but in proportion to the money I can, if I please, give away to another. We feel this as we advance in years" [Lytton 1864: 97–98]. One might wish that more wealthy people would feel philanthropically inclined in this way, thus changing the rather aggressive proverb "Money is power" to the more humane anti-proverb "Money is character". In any case, even this short list of earlier proverbs includes already much economic sense that is still most appropriate for the modern age, as can be seen from just these few examples: "Money is the sinews of trade", "Competition is the life of trade", "It pays to advertise", and "Equal pay for equal work", Susan B. Anthony's early feminist slogan for equal treatment in work compensation between the sexes.

By now the question quite naturally has arisen where the proverb "Time is money" enters into all of this with its international dissemination in many languages. After all, any

Google or other data search as well as a check in most quotation and proverb dictionaries will reveal that Benjamin Franklin, the renowned American printer, publisher, inventor, scientist, businessman, and diplomat — also one of the founding fathers of the United States — coined this by now ubiquitous proverb. He did in fact cite it in his essay “Advice to a Young Tradesman” (1748):

Remember that Time is Money. He that can earn Ten Shillings a Day by his Labour, and goes abroad, or sits idle one half of that Day, tho’ he spends but Sixpence during his Diversion or Idleness, ought not to reckon That the only Expence; he has really spent or rather thrown away Five Shillings besides [Labaree 1961: III, 306].

He included it again in the 1751 issue of his *Poor Richard’s Almanack*, an annual publication for the early colonies that he edited and published for twenty-five years between 1733 and 1758 in about 10,000 copies each year:

And he that is prodigal of his Hours, is, in effect, a Squanderer of Money. I remember a notable Woman, who was fully sensible of the intrinsic Value of *Time*. Her Husband was a Shoemaker, and an excellent Craftsman, but never minded how the Minutes passed. In vain did she inculcate to him *That Time is Money*. He had too much Wit to apprehend her, and it prov’d his Ruin [Labaree 1961: IV, 86–87].

But, and here lies a truly revolutionary discovery by Damien Villers and Wolfgang Mieder, who, in their recent article [Villers, Mieder 2017] were able to show that Franklin copied this reference verbatim from a small statement in the British journal *Free Thinker* of May 18, 1719 (vol. 3, no. 121, p. 128). The proverb is thus, as far as the record stands today, of British origin. Consequently, it cannot be considered as an authentic American proverb, even though it is utterly fair that to say Americans to this day have accepted it into their pecuniary worldview by usually claiming Franklin as its originator.

To be sure, Benjamin Franklin included 1044 proverbs in the 25 issues of his almanac, that is about 40 proverbs each year, of which most were copies from earlier English proverb collections [Barbour 1974]. However — credit where credit is due — he also coined a few proverbs himself that became current among his compatriots and are still known today, among them “Three removes is (are) as bad as a fire”, “Laziness travels so slowly that poverty soon overtakes it”, and “There will be sleeping enough in the grave” [Gallacher 1949; Gallagher 1973]. But with his keen interest in business and knowledge of finances, he also created the following proverbs to educate his fellow colonists in the finer points of commerce and trade:

Necessity never made a good bargain (1735)  
Industry pays debts, while despair increases them (1742)  
If you would be wealthy, think of saving more than of getting (1743)  
If you would have your business done, go; if not, send (1743)  
Drive thy business, or it will drive thee (1744)  
He who multiplies riches multiplies cares (1744)  
Wealth and content [satisfaction] are not always bed-fellows (1749)  
Spare and have is better than spend and crave (1758)

There is also “Nothing can be said to be certain, except death and taxes” from Franklin’s letter of 1789 to Jean Baptiste Le Roy that remains popular to this day. However, the

English dramatist Christopher Bullock had it quite similarly already in his comedy *The Cobbler of Preston* (1716) as “’Tis impossible to be sure of any thing but Death and Taxes.”

Be that as it may, of utmost importance is the fact that Franklin selected 105 proverbs from his almanacs and assembled them in a classic essay that he gave the appropriate name of “The Way to Wealth” (1758). It became a universally accepted and followed “hit” — today one would say that it went viral, being translated into several languages — instructing his fellow subjects (still British at that time) and later American generations about virtue, prosperity, prudence, and above all economic common sense. The essay contains the so-called Puritan ethics with its emphasis on achievement and striving [McClelland 1961: 46–49] expressed in proverbs that without any doubt helped to shape the worldview of the young American nation. This magisterial *tour-de-force* proverbial treatise thus became a secular Bible of sorts, spreading social and economic wisdom in the form of folk wisdom to thousands of eager followers. Doubtlessly “The Way to Wealth” is one of the truly significant documents in the long history of proverbs, even if, as Franklin admitted in 1758 at the end of his essay, “not a tenth part of the wisdom was my own” ([Mieder 2004: 216–224; Mieder 2007: 213–218; Sparks 1840: II, 94–103]; these sources contain the text of the entire essay).

Regarding the incredible influence of this essay, the proverb “Time is money”, and other proverbs expressing aspects of the American psyche, the sociologist David Norman Smith has made the following valuable observation [Smith 2006]:

Proverbs and popular sayings express hegemonic worldviews. Yet in capitalist society, even hegemonic ideas are riven with deep contradictions. Cultural fissures at the level of ideas bisect structural fractures at the level of economy. The consequence is that, for many people, ambivalence has become the norm, with respect to many of the most common everyday phenomena — time and money, work and profit, war and peace, sex and ethics. And yet there is also a kind of universality in this fractured world. Capital has become a common denominator, the source and inspiration of a global common sense. People everywhere know the ads and logos, the jingles and ring-tones of the new corporate order. Rural sayings blend into the sound bites of the global city. Hegemony and money entwine. Common sense vibrates with the energy of commodity culture. ([Smith 2006: xix]; for global economics education see [Girardi 2010].)

Dean Wolfe Manders, whose book is based to a degree on communist ideology informed by Karl Marx and Antonio Gramsci, takes an even dimmer view of proverbial common sense that to him encapsulates a “capitalist ideological hegemony and the popular philosophy of American pragmatism” [Manders 2006: 97]. He consequently presents a very negative view of Franklin’s proverbial wisdom summarized in the by now world-proverb “Time is money”:

Franklin’s statement. “time is money,” an American common sense phrase of great, enduring popularity, expresses in full, the lived meaning of capitalist time. For to equate *time* with the capitalist commodity of “*divine power*” — i.e., “the almighty dollar” [Forrest 1940; earliest reference thus far from 1836] — *money*, bespeaks the commodification of experienced time [Manders 2006: 148].

Not surprisingly, he finishes his attack on American capitalism informed in part on common-sense proverbs with this somewhat one-sided generalization: “American capital is constitutive of American everyday lived experience. Systematic and hegemonic features

of American capital — alienation, fetishization, mystification, etc. — are constituent elements within collective and individual praxis of American daily life” [Manders 2006: 165]. While this extreme viewpoint has some legitimacy, it would indeed be better to speak of “hegemonic worldviews” that characterize the modern American culture that is much more complex than the proverb “Time is money” might suggest. Stan Nussbaum shows this very convincingly in his book by listing “‘Ten Commandments’ of American Culture” as an introduction to proverbs current in American communication:

1. You can't argue with success. (Be a success.)
2. Live and let live. (Be tolerant.)
3. Time flies when you're having fun. (Have lots of fun.)
4. Shop till you drop.
5. Just do it.
6. You are only young once. (Do whatever you can while you have the chance.)
7. Enough is enough. (Stand up for your rights.)
8. Rules are made to be broken. (Think for yourself.)
9. Time is money. (Don't waste time.)
10. God helps those who help themselves. (Work hard.)

[Nussbaum 2005: 15–21]

Regarding “Time is money”, Nussbaum acknowledges that “Americans are very time-conscious and very money-conscious” [Nussbaum 2005: 20], but he does not go so far as Dean Manders in seeing it as proverbial wisdom used by capitalism to manipulate or control people. The American worldview or better worldviews are much more fragmented than to be reduced to just one element. As Steven Shapin observed a few years earlier in a more balanced article: “Many learned condemnations of proverbs are not merely wrong but interestingly misdirected and misconceived. They tell us little about what proverbs are or about how proverbs work in naturally occurring settings, and they set up a contrast with learned knowledge that makes it hard to understand what *that* knowledge is in *its* naturally occurring settings” [Shapin 2001: 734].

Pursuant to Shapin's observation, it is important that polysituativity, polyfunctionality, and polysematicity [Mieder 2004: 9, 132] are brought to bear on the investigation of the worldviews, mentalities or folk ideas expressed in proverbs. This means that proverbs under investigation should be in actual use at a given time and that they need to be interpreted in oral or written context. Without wanting to automatically discredit earlier studies of worldview, it must be stated that most of them ignore these matters and also the important matter whether the proverbs under investigation are part of the paremiological minimum, i.e. that they are known and in use [Lau 1996; Mieder 2004: 127–131]. Be that as it may, considering modern times, there is no doubt that the pecuniary element is clearly part and parcel of proverbs in American life just as such dominant matters as age, friend, God, life, love, success, time, etc. are quite dominant. [Mieder 2018; 2019a]. In order to make the following remarks more timely and revealing, some one hundred authentically American proverbs coined after the year 1900 will be discussed, with all of them having been registered in actual contexts of which due to space restrictions but a few can be included here. Since they are in fact “homegrown” and “modern”, a few careful conclusions can in fact be drawn from them about the role of financial matters in American proverbial wisdom. The proverbs are all registered with dates and contexts in *The Dictionary of Modern Proverbs* (2012; abbreviated as *DMP* and cited throughout with dates and



page numbers in parentheses) edited by Charles Clay Doyle, Wolfgang Mieder, and Fred R. Shapiro, and in three supplements subsequently edited by Doyle and Mieder (2016, 2018, 2020; abbreviated as *S1*, *S2*, *S3* plus date and page number). These publications contain 1607 modern proverbs, of which 110 or 6.8% are concerned with such financial issues as business, cost, money, price, etc. This is perhaps not a large percentage, but this group of proverbs most assuredly makes up a significant part of American folk ideas. And yes, as already mentioned, the pecuniary worldview contains contradictions, just as proverbs are contradictory and not universal truths [Mieder 2004: 133–134].

The folklorist Simon J. Bronner has rightfully observed that among other components “Capitalism — particularly in the United States, which has been called ‘the capitalist country par excellence’ — depends on the institutionalization of private property, accumulation of wealth as profits from enterprises, agencies for credit functions such as banks, and investments to enlarge markets and improve production” [Bronner 2019: 210]. Without doubt America is a consumer culture with somewhat of a unified vision or worldview. And this very emphasis on the accumulation of wealth that started in the late nineteenth century “led Americans to a new age of ease and abundance. In short, wealth in America promised the flowering of a sprawling, glorious American civilization” [Bronner 1989: 13]. Little wonder, that President Calvin Coolidge summarized the evolution of the United States into a major economic power with the befitting declaration that “After all, the chief business of the American people is business.” By August 28, 1928 it appeared in the *New York Times* somewhat shorted as “The business of America is business” (*DMP*: 30) that has long become a popular proverb. A considerably earlier proverb states “Business goes where it is invited and stays where it is well treated” (1910, *DMP*: 30), and Irving Berlin’s famous song “There’s no business like show business” (1946, *DMP*: 30) connected the world of the theater with that of business. There are also quite straight-forward modern proverbs that deal with the basic business aspects of bargains, loans, and mortgages. It is interesting to note that a number of these proverbs and other examples to be cited are anti-proverbs of older texts that have become proverbs in their own right [Litovkina, Mieder 2006; Mandziuk 2017: 8–13]:

Home is where the mortgage is (1904, *DMP*: 123)

The proverb originated as an anti-proverb based on the old expression “Home is where the heart is.”

New goods are better than bargains (1919, *DMP*: 109)

A bargain is something you don’t need at a price you can’t resist (1964, *DMP*: 13)

There exist other proverbial warnings about “bargains,” some of them older than the twentieth century: “A bargain is usually worth no more than you pay for it”; “A bargain usually costs more in the end”; “On a good bargain think twice.”

Don’t let your mouth write (Don’t write) a check that your ass (behind) can’t cash (1966, *DMP*: 174)

What you don’t owe won’t hurt you (1968, *DMP*: 186)

The proverb originated as an anti-proverb based on “What you don’t know won’t hurt you.”

Always be closing (1971, *DMP*: 41)

The close is the goal of all salespeople, the point when the customer agrees to part with the money.

A rolling loan gathers no loss (1984, *DMP*: 149)

The proverb originated as an anti-proverb based on “A rolling stone gathers no moss.”

It will come as no surprise that the verb “to sell” is part of the world of business proverbs that includes personal sales as well as such insights that “Sex sells”, showing that two-word proverbs like the older “Time flies” or “Money talks” [Olbrys 2005] continue to be created:

Sex sells (1926, *DMP*: 226)

Never give anything away that you can sell (1953, *DMP*: 98)

Pile it high, sell it cheap (1955, *DMP*: 198)

Offense sells tickets, defense wins games 1 (1976, *DMP*: 183)

The proverb can apply to football, basketball, soccer, hockey, and other sports.

There are, of course, also proverbs that reflect an opposing view of selling, to wit the proverb “Less is the new more” (2001, *DMP*: 138). The proverb asserts the trendiness of “minimalism” — in economic behavior, environmental stewardship, sartorial fashion, etc. It is based on the older paradoxical proverb “Less is more.” The pattern “X is the new Y” is productive: “Gray is the new black,” “Small is the new large,” “Fifty is the new thirty,” etc. Very negative is the proverb “Everything is (It’s all) a racket” (1928, *DMP*: 213), basically saying that all these money deals are a questionable scheme. There is also the proverb “No one ever went broke (went bankrupt, get poor, etc.) underestimating the intelligence of the American people” (1926, *DMP*: 129) that H. L. Mencken coined somewhat sarcastically depicting Americans as being susceptible to scams. But the business world has also brought forth the proverb “He profits most who serves best (1909, *DMP*: 207) with its ethical approach to business that in 1910 became the unofficial and in 1950 the official motto of Rotary International.

Profit surely will be enhanced if businesspeople treat their customers fairly and politely. Not surprisingly the proverb “The customer is always right” (1905, *DMP*: 48); see [Taylor 1958]) had an early start with the proverb “The customer gets what the customer wants” (2001, *DMP*: 48) being a more modern claim whose earliest found reference is from the *Irish Times* of October 2, 2001. Of course, the consumer also faces the proverbial truth that “You have to spend to get” (1904, *DMP*: 238) while following that modern slogan turned proverb “Shop till you drop” (1984, *DMP*: 229) that started with an advertisement for a Volkswagen dealership at Los Angeles of October 21, 1984: “Shop till you drop / You can’t beat our deals.” As Anand Sw. Prahlad has pointed out so befittingly: “American advertising operates as a system of signs reflecting what can be called the ‘religion of capitalism’” [Prahlad 2004: 128]. These matters naturally lead to a series of pragmatic proverbs that contain the verb “to buy” as a clear reference point:

You can buy anything except day and night (1900, *DMP*: 51)

The most important consideration for buying (selling) a home are location, location, and location (1926, *DMP*: 43)

You break it, you buy it (1957, *DMP*: 27)

Sometimes, in recent years, the proverb is called “the Pottery Barn rule.” There is also the older proverb (and legal maxim) “He who breaks pays.”

Buy the best and you only cry once (1959, *DMP*: 19)

Buy land, they don't make it anymore (1968, *DMP*: 137)

You buy the ticket, you see the show (take the ride) (1977, *DMP*: 257)

The proverb asserts that one must accept the consequences of decisions.

You can't win the raffle if you don't buy a ticket (1983, *DMP*: 213)

There is also the fascinating proverb "Never argue (quarrel) with a man (someone) who buys ink by the barrel (gallon)" (1931, *DMP*: 160) that refers to the ink of the free press that will print whatever it wants no matter how much one might argue against the coverage. In contrast the proverb "If you want a friend, get (buy) a dog" (1941, *DMP*: 86) is more benign but also quite depressing in its message about human relationships. It alludes to the old saying "A dog is man's best friend" and usually suggests that, in some particularly hostile or competitive setting a dog will be the only friend that a person can hope to find — and that (human) friendship itself is a quality not only improbable but even undesirable.

Buying involves paying, and there are a number of telling proverbs based on the verb "to pay". It should be noted, however, that in some of the following examples its meaning is not so much pecuniary but rather that something is "worthwhile". But these proverbs nevertheless show the monetary inclination in American folk speech with the modern proverb "Live now, pay later" (1946, *DMP*: 148) representing an Epicurean worldview without much concern for financial consequences. As expected, there is also the proverbial warning "You pay now (You can pay now) or you pay later (with interest)" (1974, *DMP*: 192):

It pays to pay attention (1902, *DMP*: 10)

It pays to look well (good) (1902, *DMP*: 192)

Worry is interest paid on trouble before it is due (1909, *DMP*: 282)

Courtesy pays dividends (compound interest) (1922, *DMP*: 46)

The proverb originated as an anti-proverb elaborating on the proverb "Courtesy pays."

A baby's smile pays the bill (1936, *DMP*: 11)

The proverb might have originated from a reported reminiscence from around 1916: One afternoon, visiting in Columbia, South Carolina, Woodrow Wilson "became thirsty and stopped at a drugstore. When the party had been served and the President prepared to pay the bill, the clerk serving him said, 'One smile pays the bill.' The smile was forthcoming."

If you're going to play, you have to pay (You have to pay to play) (1955, *DMP*: 200)

The proverb had its start from the song "If You Play, You Must Pay," written and performed by "Enyatta Holta" (Laverne Holt).

Play big (You have to play big) to win big (1978, *DMP*: 201)

The "play big" can refer to money being spent betting at a casino, races, etc.

Fast pay (payment) makes (for) fast friends (1980, *DMP*: 85)

Special note might be taken of the proverb "Crime doesn't pay and neither does farming" (1975, *DMP*: 46) that originated as an anti-proverb based on "Crime doesn't pay" (1874) and first appeared on a sign referring to the plight of farmers, who were demanding parity prices for their products. Their financial lot has become more serious yet, especially for small farms. And this leads to the proverb "Payback is a bitch" (1970, *DMP*: 192) refer-

ring to financial or personal debts that have to be repaid. It might have originated as an anti-proverb of the older modern proverb “Life is a bitch” (1940).

With all this paying, the question arises what the folk thinks about “free” commodities in the United States. After all, the basic idea of “freedom” is definitely part of the American worldview, accepted by its citizens and immigrants alike. Little wonder that the following two proverbs originated in the 1940’s during the Second World War and the reestablishment of free societies:

Freedom is not free (1943, *DMP*: 85)

Freedom is not for sale (1949, *DMP*: 85)

Today, with various internet resources, the proverb “Information wants to be free” (1984, *DMP*: 128) has become the battle-cry that their materials should be free from censorship and also free from any cost so that everybody has access to this flood of information. The proverb “Nothing ain’t worth nothing, but it’s free (1969, *DMP*: 180) also tells an interesting story in that it stresses the fact that things of little value might be a good bargain after all since they are free. It might be regarded as a modern incarnation of the traditional proverb “Nothing comes from nothing” or as an anti-proverb responding to a version of that saying. This brings to mind the proverb “When you have nothing, you have nothing to lose” (1965, *DMP*: 182) that was included in the same year of its earliest reference in Bob Dylan’s song “Like a Rolling Stone” (1965; Bowden 1992: 193–195) as “When you got nothing, you got nothing to lose.”

With this a very popular modern American proverb has been reached that is older than one might have expected (including myself making frequent use of it). Its structure “There is no such thing as ...” has yielded such proverbs as “There is no such thing as a definitive study” (1936, *DMP*: 252–253), “There is no such thing as bad publicity” (1941, *DMP*: 253), “There is no such thing as a little pregnant” (1942, *DMP*: 253), “There is no such thing as bad sex” (1971, *DMP*: 253–254), and “There is no such thing as bad weather, only the wrong clothes” (1979, *DMP*: 254). But here then is the quintessential proverb of this type with its economic message:

There is no such thing as a free lunch (1917, *DMP*: 253)

Applied figuratively, the proverb appears as the “punch line” of a fable: A king asks his counselors to summarize economics in a brief and simple way. They respond with 87 volumes, more than 600 pages each, drawing the king’s wrath and incurring executions. Further demands and more executions encourage ever-briefer summations until, finally, the last economist, “a man of profound wisdom,” speaks: “Sire, in eight words I will reveal to you all the wisdom that I have distilled through all these years from all the writings of all the economists who once practiced their science in your kingdom. Here is my text: “There ain’t no such thing as free lunch” (see also [Kauffman 1990: 21–22; Levy, Peart 2004: 422]).

It comes as no surprise that in the country of the automobile the proverb “There is no such thing as a free ride (Nobody rides for free)” (1949, *DMP*: 253) with its similar message came into being. But there is yet another, but crasser proverb that has appeared as bumper stickers on cars: “Gas, grass, or ass: Nobody rides for free” (1978, *DMP*: 94). In other words, if someone wants to hitch a free automobile ride, money for gas, marijuana (grass) or sexual favors (ass) have to be provided. This proverb is clearly capitalism at its worst as it takes advantage of a person in need.

This brings to mind the older American proverb “Everything has its price” (1829) that originated with the transcendentalist Ralph Waldo Emerson [Mieder, Kingsbury, Harder 1992: 185]. The noun “price” appears in several modern proverbs, notably in such short texts based on the structure “X has a (its) price”. These proverbs do not necessarily imply a monetary value but rather effort, sacrifice, or resources necessary to obtain a desired goal:

Glory has a price (1917, *DMP*: 98)

Fame has a price (1932, *DMP*: 74)

Silence has a price (1943, *DMP*: 231)

The proverb can have a range of applications: blackmail, the frustration of keeping a secret, and the luxury of quiet living, for example.

Power has its price (1966, *DMP*: 205)

Two additional proverbs with a similar structure, “Grief is the price we pay for love (loving)” (1912, *DMP*: 111) and “Pain is the price of glory (2005, *DMP*: 188) also do not deal with money as such. This is also the case with the proverb “Age is a high price to pay for maturity” (1969, *DMP*: 3), but in the following three modern proverbs “price” clearly is dealing with pecuniary matters:

If you have to ask the price (the cost, how much it costs), you can't afford it (1926, *DMP*: 207)

The (only) difference between men and boys is the price of their toys (1963, *DMP*: 55)

The risk is the price you pay for opportunity (1981, *DPM*: 218)

The last proverb in its normal use refers to investment risks, but it does have other meaning possibilities depending on the risks that are taken.

With this emphasis on financial concerns it is no wonder that American folk ideas also concern themselves with the dichotomy of rich and poor. Unfortunately, the schism between the two socioeconomic states is getting ever more extreme. Regarding the rich, the following four proverbs emphasize their difference, in part most likely from the viewpoint of not so well-to-do Americans:

If you're so smart, why aren't you rich? (1909, *DMP*: 234)

The rich are different (1926, *DMP*: 217)

The proverb probably originated as a misquotation from F. Scott Fitzgerald's story “The Rich Boy” (1926) “Let me tell you about the very rich. They are different from you and me” (Fitzgerald 1926: 1).

Rich people (folks) have mean (hateful) ways (1924, *S2*: 35)

You can't be too rich or too thin (too thin or too rich) (1974, *S1*: 113)

No wonder that poor people have come up with the proverb “It's hell being (to be) poor” (1904, *DMP*: 120) as they often face the unfortunate situation of losing their jobs because of the employment rule “Last hired, first fired” (1918, *DMP*: 121). For them the American worldview of going from the proverbial “rags to riches” holds true, well expressed in the modern proverb “The road to Easy Street goes (runs) through the dump (sewer)” (1970, *DMP*: 219). The dream that with hard work and some luck “Prosperity is always just around the corner” (1936, *DMP*: 208) also plays into this. In its origins, the saying mocked the Hooverite slogan applied to the Great Depression, “Prosperity is

just around the corner,” from 1931. However, today it summarizes the forward-looking American worldview that things will work out and that financial success can be achieved. Of course, there is also the disturbing proverb “White folks got the money and black folks got the signs” (1934, *DMP*, 83). The signs are superstitious beliefs that falsely promise prosperity or success, something that to this very day has not happened to many black families in this country.

Also of unsettling importance is the nineteenth-century American proverb “The rich get richer and the poor get poorer” dealing with the growing gap between the rich and the poor that is destroying the solid middle class. It expresses in a concise and oppositional way that America is splitting itself into two extreme halves. The proverb is of relatively young origin, with the earliest reference found thus far appearing in a short untitled “jotting” by the author and journalist Nathaniel Parker Willis in *The New Mirror* of August 5, 1843. It was popularized by way of its appearance in the song “Ain’t We Got Fun” (1920):

There’s nothing surer,  
The rich get richer and the poor get poorer,  
In the meantime, in between time,  
Ain’t we got fun.

The song also includes the anti-proverb “The rich get richer and the poor get (have) children” (1920, *DMP*: 217) as a humorous variant that has gained currency, but certainly not always as a light-hearted comment on social issues [Mieder, Kingsbury, Harder 1992: 508]. As a two-time presidential candidate, Bernie Sanders, US Senator from Vermont, has made the original proverb his political *leitmotif* by citing it numerous times in his speeches and books [Mieder 2019: 235–240]. As a democratic socialist with a strong socio-economic agenda, he paints his attacks on the wealthy with a very wide brush and borders on being somewhat unfair to those wealthy people who are not driven by greed alone and who are responsible citizens committed to social improvements by word and deed. Sanders knows that, and he usually singles the billionaires Warren Buffet and Bill Gates out as representatives of philanthropically-minded rich people. But no matter what, there is this modern American proverbial wisdom: “Rich or poor, it’s good to have money” [1949, *DMP*: 170].

Speaking of money, here are a few American proverbs referring to pennies (Ross 1978), dollars, and gold as they give financial advice for modern consumers ready to do some serious shopping, hopefully mindful of the older proverb “It costs nothing to look” as well as its anti-proverb turned modern proverb “It costs nothing to dream” (1920, *DMP*: 44):

A penny spent is a penny earned (A penny saved is a penny lost) (1901, *DMP*: 193)

The proverb originated as an anti-proverb to the earlier “A penny saved is a penny earned (got).”

A dollar in the bank is worth two in the hand (1904, *DMP*: 59)

The proverb originated as an anti-proverb based on “A bird in the hand is worth two in the bush.”

Another day, another dollar (1907, *DMP*: 50)

Don’t take wooden nickels (1912, *DMP*: 178)

Since there are no such five-cent wooden coins, the proverb advises against gullibility or credulity.

You can only spend a dollar (spend money, spend earning) once (1913, *DMP*: 60)

No dough, no go (1952, *DMP*: 61)

“Dough” is slang for money.

Go for the gold (1963, *DMP*: 106)

He who has the gold makes the rules (1967, *DMP*: 106)

Often the proverb includes the satirical designation “The Golden Rule” (Matthew 7: 12) that has a much more humane message as “Do unto others as you would have them do unto you”.

If you sift through enough dirt (mud, crap), you may find gold (a diamond) (1997, *DMP*: 56)

Speaking of gold conjures up the dream of “rags to riches” from the fairy-tale world and there are indeed “many modern financial success stories that correspond to this sequential structure” [McDowall 2013: 253–254]. The famed Stock Market might just make such movement to personal wealth possible, and it is important to remember that investing in stocks and bonds is by no means reserved to well-off Americans. There are many small-time investors looking to make some money without being greedy. But they, as well as investors in general, look for advice and patterns that might lead them to some financial advancement. To assist them, Michael Maiello has put together his book [Maiello 2004] and [Zweig 2018] with about the same number of modern investment proverbs that include — quite expectedly — contradictory statements. After all, investments are not governed by absolute truths that predict certain positive outcomes for every stock purchase. Some of these texts do not qualify as proverbs, but Wall Street certainly has produced some modern proverbs that give valuable investment advice. What is of importance is that they serve large portions of the American population, since stock and bond investments are somewhat of a “folk sport” in this capitalist society. Most of them in the following list are self-explanatory as sound advice, but where necessary, a short explanatory comment is added. The second text, even though its earliest written reference is from Australia, is included since it is such a fundamental investment insight:

No one ever went bankrupt (went broke, lost money) taking (making) a profit (1902, *DMP*: 208)

The proverb is often attributed to the financier J. P. Morgan.

If you don't speculate, you can't accumulate (1903, *DMP*: 238)

You can (either) eat well or sleep well (sleep well or eat well) (1912, *S3*: in print)

The proverb advises against overextension in unsure investments.

Never sell America short (1922, *DMP*: 5)

The proverb refers to the idea of selling a stock short (at a loss), meaning that America should be held in high esteem.

Scared money can't make money (Scared money won't win, Scared money is dead money; Don't play with scared money) (1935, *SI*: 109)

Sell in May and (then) go away (1938, *DMP*: 164)

The proverb is based on the usual underperformance of some stocks in the summery six-month period beginning in May and ending in October.

As California goes, so goes the nation (1940, *DMP*: 32)

The proverb does not only refer to the financial influence of this large state but also to electoral politics, fashions, and fads of various kinds. It is modelled on the older “As Maine goes, so goes the nation.”

What is good for General Motors is good for America (the country) (1953, *DMP*: 95)

The proverb originated as a misquotation from U.S. Senate testimony of Charles E. Wilson (former president of General Motors): “For years I thought what was good for our country was good for General Motors, and vice versa. The difference did not exist.” The proverb most often satirizes the concept that the well-being of giant corporations including their stocks (!) is inextricably and benevolently connected with the welfare of the nation and its populace.

Look before you leave (1958, *DMP*: 150)

Originating as an anti-proverb based on “Look before you leap,” the proverb has had a wide range of applications, urging caution about withdrawing one’s money from an investment, about ascertaining that no body lies on the bottom of a private swimming pool, about ensuring that no children or pets are left locked in a car, etc.

When the United States (U. S., America, Wall Street, etc.) sneezes, the world catches (a) cold (pneumonia) (1977, *S3*: in print)

The trend is your friend (Trend is friend) (1983, *DMP*: 263)

The advice is to follow the developing market.

Don’t marry (fall in love with) a stock (1969, *S3*: in print)

As can be seen from these texts, they often exist in variants, as do traditional proverbs as well. It does take time until a standard form crystalizes and gains general acceptance [Mieder 2004: 9]. In the case of the proverb “What’s good for Wall Street is good for Main Street (If it’s good for Wall Street, it’s good for Main Street)” (1995, *S1*: 118) it is of great paremiological interest that its reversal, i.e. that Main Street is the first element, developed in the same year as the independent proverb “What’s good for Main Street is good for Wall Street” (1995, *S1*: 107). President Barack Obama used both proverbs repeatedly to stress the interdependence of big and small business in the United States [Mieder 2009: 259, 334–335]. But there is no doubt that the Stock Market on Wall Street is the driving engine of capitalist America where earning and spending money is part of the national worldview.

This having been said, it is finally time to look at those proverbs that refer to “money” in particular. Some of them deal with human relationships, as for example “Those who marry for money earn it” (1903, *DMP*: 170) and the somewhat related proverb that had a British start: “Never (Don’t) marry for money; it’s cheaper to borrow it (you can borrow it cheaper) (1927, *DMP*: 170). But speaking of relations, American proverbial wisdom has changed the old proverb “Blood is thicker than water” into the pecuniary anti-proverb “Money is thicker than blood” (1904, *S1*: 109), emphasizing the capitalist preoccupation with money. Things can get quite brutal, if a loan shark states the proverb “You can’t get



money from a dead man” (1964, *DMP*: 171) to explain why the ruined borrower is kept alive. Speaking of criminal matters, there is the well-known modern proverb “Follow the money (1974, *DMP*: 168), claiming that when all is well and done the best way to catch a criminal is by way of money trails.

As one would expect, modern proverbs also give good advice, to wit “The best way to make money is to save it (is not to lose it) (1922, *DMP*: 272). Following the pattern of “The best way to X is to Y” brings to mind the quite recent proverb “The best way to rob a bank is to own one” (1986, *DMP*: 272) that seems to argue that people should take matters in their own hands to succeed financially. In any case, the proverb “Put your money where your mouth is” (1913, *DMP*: 170) has been a solid piece of advice since the early twentieth century, arguing that financial promises must be followed by action. That money does count in human relationships is also clearly expressed by the more recent proverb “My money, my rules (Your money, your rules)” (1975, *DMP*: 169). The structural pattern “My X, my rules” has become quite productive in recent years, to wit “My game, my rules (Your game, your rules)” (1963, *DMP*: 93) and “My house, my rules (Your house, your rules)” (1983, *DMP*: 126). Certain proverbial structures most certainly are involved in the creation of new monetary proverbs. For example, the pattern “X is wasted on Y” of the proverb “Youth is wasted on the young” (1931, *DMP*: 284) formed the basis of the more recent proverb “Money (Wealth) is wasted on the rich (wealthy) (1981, *S2*: 32), a rather flippant comment possible only in a society where money plays a dominant role. This is also in the background of the proverb “A billion (million) here and a billion (million) there — pretty soon it adds up (begins to add up) to real money” (1938, *DMP*: 21) that had its start as a satirical comment on the ever increasing federal budget of the United States.

The following last group of five rather short proverbs about money can well represent the concluding comments of this survey about the American pecuniary worldview. They certainly depict the positive and negative power of money and wealth, as it is found in abundance among Americans of all walks of life:

Money has no morality (1905, *DMP*: 169)

In its ambiguous wording, the proverb can mean either that money itself is amoral or that it — or the greed it represents — is immoral.

Money never sleeps (1907, *DMP*: 169)

The proverb has two (related) meanings: the value of money that is merely hoarded can slip away, and the value of money that is prudently invested will grow relentlessly.

Money talks, bullshit walks (1969, *DMP*: 169)

“Bullshit” refers to worthless matters. The proverb probably originated as an anti-proverb based on “Money talks.”

Money talks, wealth whispers (1989, *S1*: 109)

Also based on the traditional proverb “Money talks”, this proverb emphasizes that true wealth is discreet and in no need to brag.

Money has no memory (1991, *DMP*: 169)

This proverb basically states that money is a commodity without any concern of its (il)legitimate use.

What all of this shows is, of course, that the proverb “Money makes the world go ‘round” contains much truth, both in its positive and negative aspects. This can be found in the proverb repertoire of other cultures and languages, but there can be no doubt that money and wealth in all of their iterations are a dominant part of the American capitalist worldview. There are numerous other components to the image of a general American mentality, but business and finance are certainly part of it all. The main point to keep in mind here is not to vilify money and wealth themselves. It is people who pervert them or put them to good use that benefits the American society in general. Adding the forward-looking aspect of the American psyche to this, there is always hope that the emphasis on capitalism might develop into a more balanced social-democratic pecuniary society without such an extreme difference between rich and poor. With good will and a belief in the golden rule, this might well happen someday.

## Abbreviations

- DMP — *The Dictionary of Modern Proverbs*, see Doyle, Mieder, Shapiro 2012.  
S1 — *The Dictionary of Modern Proverbs: A Supplement*. (2016), see Doyle, Mieder 2016.  
S2 — *The Dictionary of Modern Proverbs: A Supplement*. (2018), see Doyle, Mieder 2018.  
S3 — *The Dictionary of Modern Proverbs: A Supplement*. (2020), see Doyle, Mieder 2020.

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<sup>1</sup> I owe this reference to my nephew David Busker of Bronxville, New York. — W.M.

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### ***Money Makes the World Go 'Round: финансовый образ мира сквозь призму современных американских пословиц***

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Независимо от того, в какой валюте обращаются деньги, они управляют нашей жизнью и ее финансовой составляющей. Неудивительно, что со времен античности и до наших дней пословичный фонд всех наций богат пословицами о деньгах. Множество таких пословиц существует и в США. Базой для исследования послужили послови-

цы из словаря «The Dictionary of Modern Proverbs» (2012) под редакцией Чарльза Дойла, Вольфганга Мидера и Фреда Шапиро. Анализ 110 пословиц, появившихся после 1900 года, показывает, что в них отражается народная мудрость и общепринятый взгляд на бизнес, торговлю, продажи, покупки, оплату товаров и услуг, ценообразование и т. д., и во всех этих пословицах деньги играют главную роль. Это можно рассматривать как отражение американского мировоззрения, на формирование которого повлиял капитализм, сказавшийся на социальной и экономической структуре страны. Часть современных пословиц представляют собой советы, как вести финансовые дела, особенно в сфере фондовых рынков; во многих пословицах отражены представления о материальных благах и заинтересованность человека в приумножении своего богатства, но есть и такие пословицы, в которых зафиксированы социально-экономические аспекты общественной жизни, например все увеличивающаяся разница между богатыми и бедными. Не вызывает сомнения, что деньги и богатство являются неотъемлемой частью американской картины мира. В основе американской ментальности лежат и многие другие аспекты, но деньги и бизнес являются доминирующими ее составляющими.

*Ключевые слова:* современные американские пословицы, ментальность, деньги, языковая картина мира.

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