

Money as a Symbol

We all know money is actually a symbol, a concept given form. But do we really realize how pervasive that symbol is? The concept of money was originally constructed as a bartering symbol. I give you money so I can buy your goat rather than having to exchange my wheat for the goat since you really don't want the wheat. A great example of how things might have worked before money, was amusingly portrayed in several episodes of *M*A*S*H*, where Radar worked the system exchanging all sorts of odd things to end up with what was really wanted. Money, theoretically, simplifies all that. But at what price (pun intended)?

Even though we have paper and metal tokens to represent money, it is really a concept, not an actual item. And unfortunately, we seem to have taken the concept to other unintended extremes. We assign meaning and significance to money that is purely arbitrary. We act as if money has will and volition on its own. We blame things on money, and, even more amazingly, we assign responsibility to money. Money seems to be responsible for ideas like "Rich people aren't as nice as poor people" or "I always struggle with money". The way these concepts are expressed makes it seem like money itself is the responsible party, and not the humans involved in the process.

There are also many words in our culture which simultaneously hold sway over both money and our sense of who we are. Let's look at a few:

- § **Worth and worthy.** No mistake here. Notice how often we seem to tie our worthiness to our worth. We even speak of "self worth."
- § **Value and values.** There's lots of money interaction with this word. Things have value; money has value, people act on their values.
- § **Trust.** How does the concept of being trustworthy tie to the concept of setting up a "trust" to safeguard your assets?
- § **Spend.** I spend money, I also spend time. Actually, the dictionary definitions of spend make this intermingling of concepts even more evident. The first two definitions for spend are: (1) to use up, exhaust, consume, waste (2) to pay out, disburse.
- § **Credit.** We use the word "credit" to imply validity and trustworthiness, even to give praise. And then there is that whole issue of your credit when it comes to how much money you can borrow. Have credit cards changed the way we think of the word "credit"?
- § **Save.** This was the first money metaphor that I came across in my life. As a child, I had heard about how "Jesus Saves", most of us did. There was a building downtown that had huge red neon lights above it saying "Jesus Saves". I decided that this sign was over a bank, and that this bank was so good that even Jesus saved there. Seemed perfectly logical to me. How does the idea of soul saving and money saving co-mingle in your mind? Is there some judgment about how much better a person you might be if you "saved" more?
- § **Broke.** Here's the big one, if you are broke are you broken? Many people feel a direct connection here, as if being broke truly does make you a broken human being.

As humans, we are pattern makers, and, in that vein, we are also metaphorical thinkers. In many areas this can be and is a valuable and effective tool. When it comes to money, the metaphors and homonyms seem to exacerbate the situation rather than simplify.

Spend some time exploring where you tie the money words and concepts up with other aspects of your life. Do you want to continue to operate based on those analogies, or do you want to make other choices? In order to change the path your money mind takes, you first have to acknowledge all the twists and turns you have already adopted.

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