

## **THE MONEY IS A LIQUID METAPHOR IN ECONOMIC TERMINOLOGY – A CONTRASTIVE ANALYSIS OF ENGLISH, SERBIAN AND ROMANIAN\***

Nadežda SILAŠKI

University of Belgrade

Annamaria KILYENI

Politehnica University of Timișoara

**Abstract:** In this paper we deal with the MONEY IS A LIQUID metaphor as linguistically instantiated in economic terminology in English, Serbian and Romanian from the perspective of Conceptual Metaphor Theory, as propounded by cognitive linguists (Lakoff and Johnson 1980; Lakoff 1987; Kövecses 2002; etc.). The main aim of this cross-cognitive and cross-linguistic analysis is to establish whether the three languages share the same conceptualisations of some important financial concepts based on the LIQUID metaphor, or alternatively, whether they exhibit any cross-cultural differences. Since the mind is embodied and our bodily experience with liquids (water in particular) is universal, we expect to find little difference across the three languages.

**Key words:** conceptual metaphor, MONEY IS A LIQUID, economic terminology, Serbian, Romanian.

### **1. Introduction**

The focus of this paper is on the contrastive analysis of the MONEY IS A LIQUID metaphor as linguistically instantiated in economic terminology in English, Serbian and Romanian. Unlike many traditional approaches to metaphor, where it is usually restricted to rhetoric and literature, according to the Conceptual Metaphor Theory as initiated by Lakoff and Johnson (1980), used as a theoretical framework for our analysis, metaphor is a basic and indispensable feature of human understanding. Conceptual metaphors are a matter of thought, not of language only, although they are predominantly realised linguistically. The proponents of Conceptual Metaphor Theory make a clear-cut distinction between *conceptual* metaphor, on the one hand, and *linguistic* metaphor, on the other. Conceptual metaphor refers to a systematic mapping between two conceptual domains, the *source* domain and the *target* domain, and it “typically employ[s] a more abstract concept as target and a more concrete or physical concept as [its] source.” (Kövecses 2002: 6). A convenient shortcut for a set of mappings that exists between elements of one conceptual domain and elements of another conceptual domain is TARGET DOMAIN (A) IS SOURCE DOMAIN (B) (e.g. THE ECONOMY IS A LIVING ORGANISM), which is the basic formula for presenting conceptual metaphors in Cognitive Linguistics. Thus, in THE ECONOMY IS A LIVING ORGANISM metaphor, the economy (target), being a highly abstract and intangible concept, is metaphorically structured in terms of a living organism (source), a concept which we, as human beings, understand and conceive of much more easily. Linguistic metaphor, on the other hand, is a verbal realisation of the underlying conceptual metaphor. The

ECONOMY IS A LIVING ORGANISM metaphor may be realised in language by many linguistic metaphors (alternatively and perhaps more commonly called *metaphorical expressions*) – “words or other linguistic expressions that come from the language or terminology of the more concrete conceptual domain (i.e., domain B)” (Kövecses 2002: 4), such as *the growth* of the economy, *anaemic* economy, economic *nerve centers*, *prune* the budget, *flourishing* economy, etc. Many conceptual metaphors are universal, since they are grounded in human bodily as well as cultural experience. Conceptual Metaphor Theory as a theoretical framework allows us to establish whether different cultures share the same conceptual background as regards the conceptualisations of abstract concepts.

The main aim of our analysis is to compare the MONEY IS A LIQUID metaphor as realised linguistically in English, Serbian and Romanian economic terminology. An attempt will be made to establish whether the three languages share the same conceptualisations of some important financial concepts based on the LIQUID metaphor, or alternatively, whether they exhibit any cross-cultural differences. Since the mind is embodied and our bodily experience with liquids (water, in particular) is universal, we expect to find little difference across the three languages.

## 2. Corpus and methodology

The corpus for our analysis of the MONEY IS A LIQUID metaphor in English, Serbian and Romanian economic terminology has been compiled from various sources. Instances of Serbian metaphorical terms have been compiled from two well-known dictionaries of economic science, containing a total of around 10,000 entries (Aćimović et al. 2006, Pirs 2005). For Romanian, the terms were collected from several specialist dictionaries and glossaries (e.g. Dobran 2000, Dumitrescu 2009, Ionescu Crutan 2008). The total number of entries in the Romanian reference books was around 7,000.

The analysis of the dictionaries was carried out through manual inspection of their entries as well as of the definitions of these entries. The aim was to see how the original English terms, resting on the MONEY IS A LIQUID metaphor, were translated into Serbian and Romanian, in order to establish similarities and differences between these languages in the ways they conceptualise some important financial concepts. Only those English terms resting on the MONEY IS A LIQUID metaphor which appeared both in Serbian and Romanian reference books were taken into consideration, in order to allow for a cross-linguistic analysis. Eventually, we gathered a total of 37 English terms with their translation equivalents in Serbian and Romanian (see Appendix).

Due to the vague and open-ended character of metaphors as well as to possible subjectivity in determining what is really metaphorical, the method for metaphor identification (Pragglejaz Group 2007) was used to check the metaphoricity of the terms. *Metaphor Identification Procedure* is “an explicit, reliable, and flexible method for identifying metaphorically used words in spoken and written language.”

(Pragglejaz Group 2007: 2). Therefore, it eliminates any subjective criteria and enables a clearer and more objective identification of the metaphorical instantiations in economic terminology.

### 3. The MONEY IS A LIQUID metaphor in economics

As a source domain in the process of metaphorisation, LIQUID is very productive in the field of finance. In its real, physical form, money comes in the shape of notes and coins which are tangible, visible and solid. However, money in its more general and more abstract meaning is frequently structured conceptually by means of the MONEY IS A LIQUID metaphor. It is a type of ontological metaphor which gives shape to abstract concepts and helps us view them in terms of entities, allowing us to speak of them as objects or bounded spaces.

As Henderson (2000: 172) claims, “[a] basic conceptual frame in neo-classical economics is that resource use is flexible and that resources are mobile: ‘watery metaphors’ can help promote the idea of fluidity”. These metaphors (LIQUID metaphors) are claimed to be derived from “the circular flow”, a concept which allows us to set up the equality of different methods for the calculation of national income.”

LIQUID metaphors are mainly dead metaphors in economic terminology in English, and this claim is further corroborated by the way *flow*, and especially *cash-flow*, as one of the examples of the MONEY IS A LIQUID metaphor, collocates. Namely, as Partington (1998: 119) points out, *cash flow* can be “generated or *helped*, it can be *positive* or *negative*, one can run into *cash flow difficulties*”. *Cash flow* can even be *under pressure*, “which, if it were a liquid would result in greater speed of flow, the opposite of what the writer intends.” (Partington 1998: 119). LIQUID metaphors are indispensable to economic terminology, since “an attempt to paraphrase them would result in the loss or alteration of the cognitive content created by the system of associated implications (and subordinate metaphors) evoked by the word ‘flows’” (Walters-York 1996: 55).

The MONEY IS A LIQUID metaphor rests on several conceptual mappings, among which the most important ones are the following (Goatly 2007: 17-20): MOVEMENT OF MONEY IS THE FLOW OR MOVEMENT OF LIQUID; PLENTY OF MONEY IS PLENTY OF LIQUID; TO MAKE MONEY AVAILABLE IS TO TURN INTO LIQUID; TO MAKE MONEY UNAVAILABLE IS TO TURN INTO SOLID; TO OBTAIN OR TO LOSE MONEY IS TO OBTAIN OR TO LOSE LIQUID; TO PROVIDE OR SPEND MONEY IS TO PROVIDE LIQUID; etc. In the next section, we shall deal with the concept of *image schema*, indispensable to understanding human thought and reason, but also a key to our structuring of important economic and financial concepts.

### 4. The CONTAINER and the FLOWING MOVEMENT image schema

Since the late 1980s, there has been an increasing interest in the field of cognitive linguistics in the way *image schemas*, as cognitive structures, interact

conceptually in our minds. An image schema is understood as an embodied prelinguistic structure of experience that motivates conceptual metaphor mappings, playing an important part in our understanding of the world. Image schemas are important, since they "help to explain how our intrinsically embodied mind can at the same time be capable of abstract thought." (Johnson 2005: 15). They "play a crucial role in the emergence of meaning and in our ability to engage in abstract conceptualization and reasoning that is grounded in our bodily engagement with our environment" (Johnson 2005: 15). An image schema is defined as "a recurring, dynamic pattern of our perceptual interactions and motor programmes that gives coherence to experience" (Kövecses 2006: 207) and "without which our experience would be chaotic and incomprehensible." (Johnson 1987: xix). Image schemas are "gestalt structures, consisting of parts standing in relations and organized into unified wholes, by means of which our experience manifests discernible order." (Johnson 1987: xix). As we shall see, the concept of image schema plays a crucial part in our understanding and metaphorical structuring of money and other financial concepts.

Generally speaking, two main types of image schemas are involved in the conceptualisation of money and finance as a liquid in English, Serbian and Romanian: the CONTAINER image schema and the FLOWING MOVEMENT image schema (Richardt 2003: 269), which are prompted by our experience with the world of finance and directly structure it. We, shall, therefore, provide the kind of bodily experience that causes the emergence of these schemas, describe their structural elements, and explain their underlying logic.

Johnson (1987: 21) claims that "[o]ur encounter with containment and boundedness is one of the most pervasive features of our bodily experience." Kövecses (2006: 209) argues that the bodily experiences that motivate the existence of the CONTAINER image schema, although varied, may be reduced to two general types of experience. Firstly, our bodies are containers – they contain our body organs, blood, other fluids, etc. Secondly, we function "within larger objects as containers" (Kövecses 2006: 209), such as buildings, rooms, forests, which contain us. Three structural elements make up the CONTAINER image schema: "interior", "exterior", and "boundary", and "it is the organization of [its] structure that makes [it] an experientially basic meaningful pattern in our experience and understanding." (Johnson 1987: 61). Kövecses (2006: 209) explains the basic logic of the CONTAINER image schema thus: "Everything is either inside the container or outside it. Moreover, if B is in A and C is in B, then one can conclude that C is in A". Lakoff and Johnson (1999: 32) point out that the CONTAINER schema is "a gestalt structure, in the sense that the parts make no sense without the whole". The structure of the CONTAINER schema, with its components (an inside, a boundary, and an outside) is "typological in the sense that the boundary can be made larger, smaller, or distorted and still remain the boundary of a container schema" (Lakoff & Jonson 1999: 32).

The concepts relevant to our analysis of the MONEY IS A LIQUID metaphor which rest on the CONTAINER image schema are the economy, companies, markets and

financial institutions. All these abstract concepts may be conceptualised as containers with the boundaries and the contents they carry, which, in case of liquid (the contained substance) may be emptied, spilled, poured, etc. This is mostly due to the fact that “its structural and inferential properties make the CONTAINER metaphor an appropriate means to adequately map important target domains” in the financial field. (Alejo 2010: 1142).

A container is characterised by an inside, an outside, and a boundary between them, whereas the FLOWING MOVEMENT image schema is based on our daily experiences with water running from a tap, with blood, etc. In reality, water may run from one point to another, it may be poured, it may flow, activities that all involve containers as well. That is why the CONTAINER and the FLOWING MOVEMENT image schemas are often intertwined in the understanding of financial concepts. Thus, for example, a company may be conceptualised as a container that has an outside, an inside and a boundary between them, allowing for the metaphors MONEY IS A LIQUID and INSTITUTIONS ARE CONTAINERS to frequently co-occur, like in the sentence *Capital flowed into the new company* (Mason 2004: 31), where *capital* is conceptualised in terms of a liquid which flows into a bounded space, the company. Thus, the CONTAINER schema “transfers the unbounded state of liquids into a bounded state” (Richardt 2003: 269).

In the following sections we shall compare and discuss several conceptual mappings present in the MONEY IS A LIQUID metaphor, as evidenced by metaphorical terms in English and their Serbian and Romanian translation equivalents.

#### **4.1. Movement of money is the flow or movement of liquid**

O'Connor (1998) points out that when money is conceptualised as a liquid, it is usually associated with transferability and instanty of access, i.e. immediacy of availability. The MONEY IS A LIQUID metaphor, however, as Henderson (2000: 160) claims, may also indicate “transitoriness and instability”, most frequently associated with the concept of *flow*, which refers to the process of moving or running smoothly with unbroken continuity, in the manner characteristic of a liquid. Money, therefore, may flow in and out of the economy (O'Connor 1998: 145) (or a company), which in this case is conceptualised as a container, resting on the CONTAINER image schema. Some examples from our corpus data include: *cash flow* – *gotovinski tok<sub>SER</sub>* – *flux de numerar<sub>ROM</sub>*; *money circulation* – *opticaj novca<sub>SER</sub>* – *circulație a banilor<sub>ROM</sub>*; *velocity of circulation* – *brzina opticaja<sub>SER</sub>* – *viteza de circulație<sub>ROM</sub>*; etc.

#### **4.2. Plenty of money is plenty of liquid**

This conceptual mapping is instantiated in English, Serbian and Romanian economic terminology with several metaphorical terms, the most illustrative ones being *flood of money* – *poplava novca<sub>SER</sub>* – *puhoi / revărsare de bani<sub>ROM</sub>* and *inflow* – *priliv<sub>SER</sub>* – *influx<sub>ROM</sub>*. Borrowing metaphoric imagery from a flood in the real world – the rising and overflowing of a body of water (especially onto normally dry land) – the terms vividly depict the process of a large amount of money becoming available for spending

and investment. The term *inflow*, moreover, implies the existence of a container into which money is flowing, thus conveniently employing the CONTAINER image schema in the process of mapping across the knowledge that we have of water from the source to the target domain (in Romanian, however, there is a synonymous term, *intrare*<sub>ROM</sub>, which also rests on the CONTAINER image schema, together with its antonym, *ieșire*<sub>ROM</sub>. These synonyms, however, do not explicitly instantiate the MONEY IS A LIQUID metaphor).

#### **4.3. Losing money is losing liquid/Obtaining money is obtaining liquid**

It may happen, however, that the container (i.e. the economy, company, banking system, financial institution, etc.) is not tightly closed, in which case money conceptualised as a liquid may leak, escape from the container through an opening, usually by a fault, mistake or financial mismanagement. This is nicely illustrated by the English, Serbian and Romanian economic terms *cash flow leaks* – *curenja gotovinskog toka*<sub>SER</sub> – *surgere a fluxului de numerar*<sub>ROM</sub>, or *cash leakages* – *curenja gotovine*<sub>SER</sub> – *surgere de bani*<sub>ROM</sub>, as well as *revenue leakages* – *curenje prihoda*<sub>SER</sub> – *scurgeri de venituri*<sub>ROM</sub>). The same logic applies to terms *money infusion* – *infuzija novca*<sub>SER</sub> – *infuzije de capital*<sub>ROM</sub> and *money injection* – *injekcija novca*<sub>SER</sub> – *injecție de capital*<sub>ROM</sub>, only the direction of the liquid flow is now the opposite: there is not enough liquid (metaphorical money) *in* the container, therefore it must be injected or infused *into* it. These metaphorical terms utilise the conceptual mapping OBTAINING MONEY IS OBTAINING LIQUID. The use of this metaphor may also be related to the ECONOMY IS A PATIENT metaphor, where injecting or infusing money into the system is likened to giving an injection or infusion to a sick person in order to make them recover from an illness, in which case the economy is anthropomorphised and treated as a sick organism.

#### **4.4. Losing money is sinking**

Another implication of the LIQUID metaphor, mentioned by Henderson (2000: 159), is that when objects become too heavy, they may sink and may not be retrieved. This is nicely illustrated by the English term *sunk costs*, which refers to past costs that have already been incurred and cannot be recovered. In Serbian and Romanian economic terminology, this term does not rest on the LIQUID metaphor (*nepovratni troškovi*<sub>SER</sub> ‘unrecoverable costs’ – *costuri irecuperabile*<sub>ROM</sub> ‘irrecoverable costs’). Also, the term *sinking fund*, which refers to the assets that are set aside for the redemption of stock, the retirement of debt, or the replacement of fixed assets, rests neither in Serbian nor in Romanian on the MONEY IS A LIQUID metaphor (*otplatni fond*<sub>SER</sub> ‘pay off fund’ – *fond de amortizare*<sub>ROM</sub> ‘amortization fund’). Clearly, this mapping of the MONEY IS A LIQUID metaphor, present in English, does not function conceptually in Serbian and Romanian.

#### 4.5. Changing the amount of money is drifting/floating

Drifting refers to the process of being carried along by currents of water, implying fluctuations in the position and the motion of something. The English economic term *wage drift*, belonging to the underlying MONEY IS A LIQUID metaphor, denotes the change in the amount by which actual earnings exceed negotiated earnings. In Serbian and Romanian, however, this term is not metaphorical (*odstupanje nadnica<sub>SER</sub>* ‘wage deviation’ – *variație salarială<sub>ROM</sub>* ‘wage variation’). But another English term, *floating capital*, which also rests on the DRIFTING conceptual mapping of the MONEY IS A LIQUID metaphor, preserves metaphoricity when translated into both Serbian and Romanian (*fluktuirajući kapital<sub>SER</sub>* – *capital flotant<sub>ROM</sub>*). The British term *company flotation*, being increasingly replaced by its synonymous American equivalent *initial public offering*, does not find its metaphorical realisation in Serbian and Romanian (*Iansare a unei firme la bursa de valori / ofertă publică inițială<sub>ROM</sub>* – *inicijalna javna ponuda<sub>SER</sub>*), due to a preference for the American term, which is not metaphorical.

#### 4.6. Making money available/unavailable is turning into liquid/solid

Finally, in the last selected mapping of the MONEY IS A LIQUID metaphor, making money readily available corresponds to the process of turning into a liquid, as illustrated by the term *liquidation* – *likvidacija<sub>SER</sub>* – *lichidare<sub>ROM</sub>*, which metaphorically captures the process of termination of a business operation, by using its assets and turning them into cash in order to discharge its liabilities. Other examples include *liquid asset* – *likvidno sredstvo<sub>SER</sub>* – *activ lichid<sub>ROM</sub>*.

Freezing or solidification occurs when a liquid turns into a solid if its temperature is lowered below the freezing point. When applied to money, funds or credits, this means that these financial means “are temporary unavailable for circulation” (O’Connor 1998: 143). Thus, for example, *frozen assets* – *zamrznuta sredstva<sub>SER</sub>* refers to an asset that the owner may not sell or use because of a debt that has not been paid. This term rests on the conceptual mappings MONEY WHICH CANNOT BE ACCESSED IS FROZEN. In Romanian, this term is not metaphorical (*active blocate<sub>ROM</sub>* ‘blocked assets’), while in Serbian economic terminology, in addition to the metaphorical term *zamrznuta sredstva<sub>SER</sub>*, there is also a synonymous term, *blokirana sredstva<sub>SER</sub>*, which is not metaphorical. The terms *pay freeze* – *zamrzavanje plata<sub>SER</sub>* – *înghețare a plășilor<sub>ROM</sub>*, *price freeze* – *zamrzavanje cena<sub>SER</sub>* – *înghețare a prețurilor<sub>ROM</sub>* and *wage freeze* – *zamrzavanje zarada<sub>SER</sub>* – *înghețare a salariilor<sub>ROM</sub>*, all connote a temporary fixing of value, which, in the real world, equals freezing. Along the same lines, the term *frozen bank account* – *zamrznuti bankovni račun<sub>SER</sub>* – *cont bancar înghețat<sub>ROM</sub>*) implies that the money is temporary unavailable, it is “frozen”, it cannot “flow” from a bank into one’s wallet, because it has stopped being a liquid due, for example, to an outstanding credit card balance.

## 5. Conclusion

We have compared some metaphorical economic terms in English, Serbian and Romanian which rest on the MONEY IS A LIQUID metaphor, to see whether the original English terms have been translated into Serbian and Romanian by preserving or by deleting metaphoricity. Our starting hypothesis has been confirmed: the cognitive background for the MONEY IS A LIQUID metaphor is to a large extent shared by English, Romanian and Serbian. There is little difference in the conceptualisation of money and finance in the three languages; of the total of 37 English terms, 10 delete metaphoricity when translated into Romanian, whereas the translation of 10 English terms into Serbian renders a non-metaphorical meaning; some of latter terms, however, have metaphorical synonyms.

A further interesting observation may be made about the non-metaphoricity of Serbian and Romanian terms, as opposed to the corresponding metaphorical terms in English. Namely, 7 of the total number of English metaphorical terms delete metaphoricity in translation *both* into Serbian and Romanian (e.g. *cash dispenser* – *bankomat<sub>SER</sub>* – *bancomat<sub>ROM</sub>*, *backwash effect* – *povratni efekat<sub>SER</sub>* ‘feedback effect’ – *efect de decalaj<sub>ROM</sub>* ‘lag effect’, *company flotation* – *inicijalna javna ponuda<sub>SER</sub>* – *ofertă publică inițială<sub>ROM</sub>*, *draft* – *menica<sub>SER</sub>* – *ordin de plată<sub>ROM</sub>*, *sinking fund* – *otplatni fond<sub>SER</sub>* – *fond de amortizare<sub>ROM</sub>*, *sunk costs* – *nepovratni troškovi<sub>SER</sub>* ‘unrecoverable costs’ – *costuri irecuperabile<sub>ROM</sub>* ‘irrecoverable costs’, and *wage drift* – *odstupanje nadnica<sub>SER</sub>* ‘wage deviation’ – *variație salarială<sub>ROM</sub>* ‘wage variation’). This may serve as evidence that the translation of fairly novel English LIQUID metaphors into Serbian and Romanian, as opposed to those conventional “theory laden” ones (Henderson 2000: 172), more frequently results in non-metaphoricity, when compared with dead LIQUID metaphors, deeply entrenched in the subject matter and constituting “an irreplaceable part of the linguistic machinery of a scientific theory” (Boyd 1993: 486). Still, our results generally point to the fact that our mind is embodied, i.e. grounded in human bodily experience (see e.g. Johnson 1987). The universal experience we as human beings have with liquid, regardless of the language we speak, obviously structures much of our thinking about many financial concepts.

## Note

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## Appendix

### The MONEY IS A LIQUID metaphor in English, Romanian and Serbian economic terminology

English	Romanian	Serbian
backwash effect	efect de decalaj*	povratni efekat*
capital drain	surgere de capital	odliv kapitala
cash dispenser	bancomat*	bankomat*
cash drain	surgere de bani	odliv gotovine
cash flow	cash flow / flux de numerar	gotovinski tok
cash flow leaks	surgere a fluxului de numerar	curenja gotovinskog toka
cash leakages	surgere de bani	curenja gotovine
company flotation	lansare a unei firme la bursa de valori* / ofertă publică inițială*	inicijalna javna ponuda*
credit market freeze	înghetare a pieței creditelor	zamrzavanje tržišta kredita
currency flows	flux valutar	valutni tokovi
current account	cont curent	tekući račun
current assets	active curente / active circulante	tekuća imovina
diluted share	acțiune diluată	razvodnjena akcija
draft	ordin de plată*	menica*
floating capital	capital flotant	fluktuirajući kapital
flood of money	puhoi / revărsare de bani	poplava novca
frozen account	cont înghețat	zamrznuti račun / blokirani račun*
frozen assets	active blocate*	zamrznuta sredstva / blokirana sredstva*
inflow	intrare* / influx / aflux / inflow	priliv
internal drain	surgere internă	unutrašnje usisavanje*
leakages	surgere	"curenja"
liquid asset	activ lichid	likvidno sredstvo
liquidation	lichidare	likvidacija
liquidity	lichiditate	likvidnost
money circulation	circulație a banilor	opticaj novca
money infusion	infuzie de capital	infuzija novca
money injection	injecție de capital	injekcija novca
money transfusion	transfuzie de capital	transfuzija novca
outflow	ieșire / outflow	odliv
pay freeze	înghetare a plăților	zamrzavanje plata
price freeze	înghetare a prețurilor	zamrzavanje cena
revenue leakages	scurgeri de venituri	curenja prihoda
sinking fund	fond de amortizare*	otplatni fond*
sunk costs	costuri irecupereabile*	nepovratni troškovi*
velocity of circulation	viteza de circulație	brzina opticaja
wage drift	variație salarială*	odstupanje nadnica*
wage freeze	înghetare a salariilor	zamrzavanje zarada

\* denotes that the terms are either NOT metaphorical at all or do NOT illustrate the MONEY IS A LIQUID metaphor.