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The Concept of DEBT in Collective Consciousness (a Socio-historical Analysis of Institutional Discourse)

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Abstract Ever since the publication of Durkheim's pioneering works, collective consciousness has been studied in philosophy, sociology, psychology, anthropology, and other sciences. The present article takes a linguistic view of the phenomenon of collective consciousness and hypothesizes that archetypes from which people draw the basis of their behavior and attitudes are encoded in the language and may be construed through the analysis of written artifacts. Archetypes, which are viewed as conceptual wholes stored in human minds and represented by language units (mainly vocabulary), contain archetypal features that vary and change over time under the influence of religious beliefs, ethical norms, moral values, mainstream economic ideas, and popular wisdom. The conception and continual change of archetypal meanings take place in discourses which are acts of social use of a language. The article takes an integrated approach to the meaning of discourse and postulates that it has a threefold intentional dimension: authorial intent, subject (aboutness), and intended impact (dialogicality). Archetypal features are inferred from the analysis of the semantics of discourses which incorporate ideational, conventional and intentional meanings where the last one plays a major role in imbedding ideas in collective consciousness. Changes in conventional meaning are looked into at the attitudinal level over a long time span, which provides sufficient evidence concerning the driving force behind these changes. Finally, ideational meaning is studied against a broad background of the changing social and economic environment.

Key words: *collective consciousness, archetype, intentionality, ideational meaning, conventional meaning, discourse.*

*Man is born free but is everywhere in debt
(The Economist)*

Introduction

The statement that Language is an eminently social phenomenon has become a maxim. Over the long history of mankind language has developed means to meet the various needs of society. Society, too, has learned to use and very often abuse the capacity of language to embody ideology and instill opinions. Meanings of many concepts have been revised to suit the interests of elite social groups. One such concept is that of DEBT.

Debt is a very simple concept: you borrow money to buy something you otherwise cannot afford, pay now, and look for money to repay the debt later. Received wisdom tells us to avoid debt like the plague. How comes it that debt exists at all levels: nations, governments, and individuals love debt, run into debt, incur debt happily with now regard to consequences. Debt is pervasive: countries borrowing money have *sovereign/ national* debt, governments borrowing money from their citizens issue *bonded debt*, corporations have *debt capital* in their financial structure, they purchase other companies with borrowed money (*leveraged buyouts*), open *credit lines* to fund projects; individuals purchasing something can stick it on their *credit cards*, or take out a *mortgage* to buy a house, or a *personal loan* to buy a car, or run up an *overdraft* and be *in the red*. Money at a bank in a deposit is *IOU-money* (a debt of the bank to the depositor). And if you are not averse to risk you may buy stocks borrowing money from your broker — *buy on*

margin. The state of permanent indebtedness has best been described by Earl Wilson¹ (2011): "Modern man drives a mortgaged car over a bond-financed highway on credit-card gas". Excessive borrowing and overwhelming debt have already caused several dire economic slumps, however, debt continues. The meaning of Debt is not neutral because it hits people directly in their pocketbooks. So the infatuation of modern society with debt must be looked into and somehow accounted for. We believe that the understanding of how concepts are instilled in collective consciousness, what role language plays in it and what institutions are responsible for it merits a special research. As Noam Chomsky wrote in a short but memorable chapter "Notes on Orwell's Problem",

"There can be no more urgent task than to come to understand the mechanisms and practices of indoctrination" (Chomsky, 1985, p.286).

The aim of the article is to study the archetypal structure of the concept DEBT in three socially significant areas: religion, everyday practical wisdom, and economics. The objectives are:

1) to trace differences and changes in the composition and content of archetypal meanings through the analysis of discourses pertaining to each area;

¹ A famous American athlete

2) try and find a plausible explanation for any differences and shifts drawing on the analysis of the broad social and cultural environment.

Theoretical Background

The notion of *Collective consciousness* (Fr. *conscience collective*) is assumed to have been coined by the French sociologist Émile Durkheim and was used copiously in his work "The Division of Labor in Society" written in 1893. It refers to the common "beliefs, traditions and collective practices" (Durkheim, 1997, p.42) shared by members of a society. It operates as a unifying force within society, as its mental and moral orientations.

"These ideas, however, do not originate with individuals. They are collective representations, made up of all the mental states of a people or a social group which thinks together In the life of the human race, it is the collectivity which maintains ideas and representations, and all collective representations are by virtue of their origin invested with a prestige which means that they have the power to impose themselves. They have a greater psychological energy than representations emanating from the individual. This is why they settle with such force in our consciousness" (Durkheim, 1983, p.84).

Collective consciousness has been developing parallel to the development of society as a result of interactions and fusion of individual consciousness. As Durkheim put it, "identical states of consciousness, intermingling with one another strengthen one another" (Durkheim, 1997, p.55). Collective consciousness acts as if it were one entity. It contains "generally accepted truths and... reasonable generalities" (Jung, 1981, p. 242).

"Collective representations are the result of an immense cooperation, which stretches out not only into space but into time as well; to make them, a multitude of minds have associated, united and combined their ideas and sentiments; for them long generations have accumulated their experience and their knowledge. A special intellectual activity is therefore concentrated in them which is infinitely richer and complexer than that of an individual. They depend on religious, moral and economic institutions, etc." (Durkheim, 1915, p.16).

For the description of the content of collective consciousness Carl Jung introduced the notion of *Archetype*, which is

"a model of a personality or behavior against which experiences are compared and judgments are formed, resulting in typical patterns of behavior with certain predictable outcomes" (Jung, 1981, pp.3–4).

Modern scientists use other terms: *cultural model* (Gee, 1999), *cultural canon* (Neumann, 1995) but the essence is the same: everyday "theories" about the world. Archetypes are not static, they change and adapt to different social contexts so the content of collective consciousness changes over time. It is assumed that archetypes as collective representations have been present in folklore and literature for thousands of years. We assume in this article that we can arrive at archetypal meanings through the analysis of various discourses.

Social Institutions

The term *Collective consciousness* is somewhat misleading. It may create an impression that consciousness is uniform

across all layers of society. However, society does not enjoy such homogeneity. Human social experience which manifests itself in public discourses and social thinking about phenomena, which touch upon fundamental social realities vary from one social group to another (Marková, 2003).

This variety is caused by the existence of a multitude of social institutions which influence and affect our thinking and attitudes to a greater or lesser degree. As far back as the 20s of the last century a comprehensive definition was given to the notion of 'social institution'. Institutions are societal subsystems that direct behavior of groups of people in prescribed ways in important areas of social life.

"Social institutions are reducible to a form of behavior ... they are significant as they influence or express human behavior" (Chapin, 1928, p.375).

Social institutions display some important features: 1) they arise out of human interaction; 2) through this interaction common attitudes and conventionalized behavior are developed; 3) patterns of interrelationships and behavior are stored in oral or written language and handed down from one generation to the next (ibid. pp.375–376). Institutions are thought of as forms of control which society exercises over human life: they represent normative elements and values, governing certain relations of individuals which result in patterns of behavior desirable by society. They are cultural imperatives because they channel individual behavior in culturally prescribed and acceptable ways (Allport, 1927; Althusser, 1971). Distinct and specialized institutions are created to respond to the basic need of people to maintain social values and established order. The five primary institutions are: family, government, economy, education, and religion, though some scientists include literature, the arts, sports, legislation, etc.

Institutions are fundamentally ideological in that they are founded on a set of beliefs which are used to interpret the world realities entailing some kind of evaluation. Modern social sciences regard ideology as a "bundle of interconnected attitudes" which contains components of cognition, evaluation and action.

"Attitudes provide a way of looking at objects or realities, a guide of evaluating them emotionally, and an incipient program for action. Attitudes are essentially moral statements with which truth claims, evaluative sentiments, and behavioral dispositions are associated. ... These attitudes are shared and used by members of a group or population and relate to problematic aspects of social and political topics" (Fine and Sandstrom, 1993, pp.23–23).

Institutional Discourse

Institutions' ideology is embodied in discourses produced by respective societal entities, and their influence on people's consciousness is exercised through these discourses. The important role of institutional discourses consists in embedding ideas and creating patterns of evaluation which people apply in everyday life.

There are many definitions of discourse. In this article by discourse we mean "a continuous stretch of language larger than a sentence, often constituting a coherent unit such as a sermon, argument, joke, or narrative" (Crystal, 1992, p.25).

Discourse combines both linguistic and social planes. It is inextricable from the social milieu and is the product of social interaction. In a discourse, the author formulates his/her judgments and expresses his/her attitude to some phenomena. For the present research Foucault's ideas about the cognitive aspect of discourse are of utmost importance. By discourse, Foucault means a group of statements which provide a way of representing the knowledge about a particular topic at a particular historical moment (Foucault, 1972). According to Foucault, discourse paves the way for ideas to be put into practice and regulates the conduct of people. So discourse cannot be studied independently of the purposes it serves.

Intentionality in Discourse

The fundamental property of human consciousness to be directed at the outside world is called intentionality and is the cornerstone of Edmund Husserl's phenomenology. Intentionality is understood as "aboutness" — the ability of all mental acts to be directed toward something which results in mental representations or states. However, Husserl's investigations into intentionality do not stop there but continue into language and intentional language use. His ideas deserve to be discussed in some detail.

According to Husserl, connected speech turns into discourse due to a speaker's intention of 'expressing himself about something'. In a communicative act, the speaker endows *a word or an expression with a sense he desires to share with his auditors* and expresses a *subjective meaning intention* (Husserl, 2001, p.189). Husserl places discourse in an intentional framework: according to his ontology of language use, an actual word meaning is determined by a meaning intention. It is the speaker who confers meaning to a word or a sentence and represents "situation of affair" (objective reality) in a specific manner qualifying it and specifying the character of the intentional relation to the object. That is why the same situation may be presented by different "states of affairs".

"An act of meaning is the determinate manner in which we refer to our object of the moment, though this mode of significant reference and the meaning itself can change while the objective reference remains fixed" (ibid. p.198).

The third facet of intentionality in discourse is that it is perceptually intended. Husserl introduced the hearer (recipient) in his communication model who must recognize the speaker's intention to express himself and interpret a meaning intention. In Husserl's view, the acts of expressing a meaning and grasping it are fused. To understand a discourse,

"is not to have conceptual knowledge of it, not to judge in the sense of asserting anything about it: it consists simply in the fact that the hearer intuitively takes the speaker to be a person who is expressing this or that, or as we certainly can say, perceives him as such" (Husserl, 2001, p.189).

Author in Discourse

Out of the three aspects of intentionality the authorial intent has the greatest import on the meaning of discourse. In modern science, such terms as *intentional stance* (Dennet, 1991), or *perspective* (Gee, 1999) are in play. Authorial intent is believed to be to a great extent affected by

cultural, social, political, religious and other views of the author, who is regarded as a

"rational agent who harbors beliefs and desires and other mental states, and whose actions can be explained on the basis of the content of these states" (Dennet, 1991, p.76).

The speaker/ writer embodies in a discourse his experience of the real world. When the originator of speech writes (or speaks) he takes a particular perspective which involves deciding what is normal, acceptable, moral, right, possible, and what is not, or what it ought to be (Gee, 1999).

However, the notion of "author" is not reducible to some concrete personality. As is convincingly shown in the article "What is an Author?" by M. Foucault, the author function in relation to discourse characterizes the mode of existence and proliferation of discourses within a society and has been changing over time. When linked to the institutional system, it may not refer to a real individual, "it can give rise simultaneously to several selves. The position of the author may be occupied by different classes of individuals" because in the institutional sphere of discourse one can be the author not only of a book but also of a theory, tradition, etc. where other authors can find a place. (Foucault, 1984, p.113). To describe this state of things, Foucault introduced the notion of discursivity — an endless possibility of discourse and rules for its formation. Discursive practice gives rise to heterogeneity and subsequent transformations of original ideas and does not restrict the number and content of propositions and statements. Thus the author becomes the ideological figure by which one marks the proliferation of meaning (ibid.)

The Meaning of Discourse

With the emergence of the viewpoint in linguistics regarding language as a social activity new ideas about the meaning of discourse have been put forward.

Paul Grice (1957) was, probably, the first scientist to have incorporated the notion of intentional meaning into the semantics of an utterance. According to his theory, to mean something by an utterance is equivalent to intending to produce some effect in an audience by an utterance with the audience recognizing this intention. In his view, linguistic utterances are a sophisticated means of manipulating the intentional states of others.

Another development in the theory of meaning was the introduction of ideational/ experiential meaning (Halliday, 1994) which serves the purpose of expressing ideas and constructing viewpoints since one of the main functions of language is to communicate linguistically encoded world-views. These views represent complex social judgments which may be accepted as common sense or, what is more important, which are authorized by the dominant interests of society (or a particular group of society). As a result, traditional attitudes are either confirmed or disclaimed and new attitudes are ingeniously introduced to become ingrained in collective consciousness.

This gives us every reason to believe that the meaning of discourse is not only highly ideological as it is loaded in favor of political, economic, religious interests of institutions which generate these discourses but also conventional since

institutions "make a caveat" to treat a given phenomenon in a particular way (Fowler, 1996). Discourse is believed to be an intermediate link between language and ideology. Thus the meaning of words, expressions, propositions, etc. is shaped within the discursive formation they function in and they change their meaning according to the ideological positions held by those who use them. (Pêcheux, 1982, p.111) Moreover the meaning of a word may change as it "slips" from one discursive formation to another.

To sum, an archetype is a conceptual model incarnating human ideas, attitudes and behavioral patterns built around socially significant concepts. Archetypes comprise a bundle of archetypal meanings whose number and content can change and vary over time. The conception and continual change of meaning occur in discursive formations produced by various institutions, and the meaning is inferable from the corpus of discourses produced by these institutions.

Methods

The main methodology applied in this paper is a discourse-based content (or conceptual) analysis which is used for studying the content of communication. We adopt a broad definition of content analysis as "any technique for making inferences by objectively and systematically identifying specified characteristics of messages" (Holsti, 1969, p.2). In conceptual analysis, a concept is chosen for examination, and the occurrence of this concept is looked at in a corpus of texts with the aim to infer its meaning, be it explicit or implicit. We apply content analysis to recorded human artifacts such as religious writings, recorded proverbs, newspaper and magazine articles over a long time period as we believe that content analysis helps to describe the attitudes of the author (understood as an ideological figure) and through them highlight the dominant views of the time. Since discourses placed in a social context, shape public opinion, content analysis also provides an empirical basis for observing shifts in collective consciousness.

Content analysis is complemented by the analysis of the semantic prosody of institutional discourses. Semantic prosodies express attitudinal meanings encoding positive or negative evaluative meanings (Louw, 1993). The essence of discourse prosody is as follows: when placed in a negative context a word with a neutral connotation acquires an unfavorable meaning and vice versa because the surrounding context imparts a meaning on the word.

The Origin of the Word DEBT

Throughout the history of the English language the concept of DEBT has been expressed by two lexemes. In Old English it was the Anglo-Saxon word *eofet* (*eofot*, *eofut*, *es*; *n*). According to the dictionary it had two meanings: *debt* and *crime* (B–T). It would be, probably too far fetched on the basis of such scarce linguistic data to state that debt was considered a crime in Anglo-Saxon society. However, we may be justified at least to conclude that the word debt had a negative connotation.

Later the native word was replaced by the borrowed one from Old French. The word *debt* appeared in English around 1175–1225 in the Middle English form of *dette*. The French word, in its turn, goes back to the Latin *dēbita*

n. use of *dēbitus*, ptp. of *dēbēre* to owe. (OED)The word *dette* came into English in two distinct meanings: *moral duty* and *pecuniary obligation*. The subject matter of this research is limited to the economic meaning of the word.

The Concept of DEBT in Religion

Over centuries religion has had the most potent influence on people's thinking. According to Durkheim, traditional cultures experienced a high level of social and moral integration, and most behaviors were governed by social norms which were usually embodied in religion.

"Religion is something eminently social. Religious representations are collective representations which reflect collective realities. If the categories are of religious origin, they should be social affairs and the product of collective thought" (Durkheim, 1915, p.10).

Religion played an important role in uniting members through the creation of a common consciousness, Religion, he argued, was an expression of social cohesion.

That is why our research starts with the analysis of religious discourses referring to DEBT. The objective is to construct on their basis the archetype that has existed in religious consciousness for centuries and has been a numen for people's thoughts and actions. For religious wisdom we turn to the Bible and analyze several versions.

Though monetary debt, according to the Bible, is not a sin it is something to be avoided. Owing money is morally wrong. The Bible warns that if one borrows money, other people will control one's life. Different versions of the Bible use two different words to describe the state of being indebted: *servant* and *slave*. "The rich rule the poor, and the borrower is servant to the lender" (NIV) "The rich rules over the poor, and the borrower is the slave of the lender." (ESV) Proverbs 22: 7; a righteous person should owe other people nothing but love "Owe no one anything except to love one another" (NKJ), "Let no debt remain outstanding, except the continuing debt to love" (NIV) Romans 13: 7. The Old Law also states that anything borrowed has to be returned. "The wicked borrows and does not repay, but the righteous shows mercy and gives" (NKJ). "The wicked borrow and do not repay, but the righteous give generously (NIV) Psalms 37: 21. According to the Bible, the worst form of debt is cosigning, that is guaranteeing another person's debt. Solomon warns against cosigning for a stranger: "He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe" Proverbs 11: 15; however, cosigning for a friend is also an unwise decision. "A man devoid of understanding shakes hands in a pledge, And becomes surety for his friend" Proverbs 17: 18 (NKJ). The Bible recommends getting out of this obligation as soon as possible. Solomon taught: "Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of a fowler" (NIV) Proverbs 6: 5. Religious ideology is rather lenient to the borrower, the debtor. Under the Old Law, the lender had no right to charge interest: "If you lend money to one of my people among you who is needy, do not be like a moneylender to him; charge him no interest" (NIV) Exodus 22: 25. He had no right to take a necessity as a pledge for the loan either. "If you take your neighbor's cloak

as a pledge, return it to him by sunset. Because his cloak is the only covering he has for his body” (NIV) Exodus 22: 25. Nor can he take that person's tools as a surety because he earns his living with them:

“Do not take a pair of millstones — not even the upper one — as security for a debt because that would be taking a man’s livelihood as security” (NIV) Deuteronomy 24: 6.

Lenders ought not to boast of their largesse: “When you give to the needy do not announce it with trumpets” (NIV) Matthew 6: 2. Moreover, creditors ought not to expect repayment: “If you lend to those from whom you expect repayment, what credit is that to you? But ... lend to them without expecting to get anything back.” (NIV) Luke 6: 34–35. The Book of Deuteronomy suggests debt amnesty every seven years:

“At the end of every seven years you must cancel debts. Every creditor shall cancel the loan he has made to his fellow Israelite. He shall not require payment ... because the Lord’s time for canceling debts has been proclaimed” (NIV) Deuteronomy 15: 1.

Thus, summing up the archetypal meanings of the concept of DEBT in religion (see Appendix I), we can draw a conclusion that religious teaching has been trying to form a negative attitude to debt and any actions leading to debt (cosigning). At the same time it was rather lenient to debtors and harsh on creditors teaching the latter generosity, modesty and mercy.

The Concept of DEBT in Popular Wisdom

“Splintered jewel” this is how one of the Grimm brothers described proverbs. Other great thinkers of the past also held proverbs in high esteem as representations of the practical wisdom (in the Aristotelian sense of the word) and mental pictures of a nation’s culture. Aristotle considered them to be relics of the old philosophy; Cervantes believed that there was no proverb which was not true; Francis Bacon wrote, “The genius, wit, and spirit of a nation are discovered in its proverbs” (WOS, 2007); James Howell, a Welsh writer and historian, in many ways a representative figure of his age, claimed that “Proverbs may not improperly be called the philosophy of the common people” (WOS, 2007).

“A proverb is a short, generally known sentence of the folk which contains wisdom, truth, morals, and traditional views in a metaphorical, fixed and memorizable form and which is handed down from generation to generation” (Mieder, 1994, p.24).

Proverbs contain grains of truth and old wisdom, provide an insight into some aspects of culture, folklore, national psychology and ethical and moral norms adopted in a society. Proverbs reflect the mode of thinking and the mode of behavior; they have been setting standards for attitudes and actions for thousands of years.

The objective of this part is to construe the archetype of the concept DEBT in commonsense consciousness. We call it practical wisdom and take the Aristotelian definition:

“Practical wisdom can not be scientific knowledge nor art ... It is a true and reasoned state of capacity to act with regard

to the things that are good or bad for man” (Aristotle, 1973, p. 466).

We think that proverbs can cast light on the semantic structure of the archetype. To this end, we have analyzed proverbs from different languages. The importance of the concept of debt is emphasized by the fact that in the Russian language alone there are about 200 proverbs related to debt.

Proverbs, devoted to debt, reveal the following attitudes:

- 1) debt means misery: Three things come into the house uninvited: debts, age, and death. (*German*) Debt is the worst kind of poverty (*American*);
- 2) debt is dangerous: Out of debt out of danger (*British, Scottish, Italian, Spanish*);
- 3) debt is something to be avoided: Better go to bed supperless than rise in debt (*English, Scottish, Romanian German*); Rather than run into debt, wear your old coat (*American*); Going to bed without dinner is better than waking up in debt (*Jamaican*);
- 4) the misery one feels over debt does not help repay it: A hundred years of regret pay not a farthing of debt (*German*); A hundred waggonsful of sorrow will not pay a handful of debt. (*Danish, Italian*); A pound of care will not pay a pound/ ounce of debt (*Spanish, British*); A hundred years of fretting will not pay a halfpenny of debt (*French*); A thousand regrets do not cancel one debt (*Turkish*);
- 5) debts should be repaid: Debt is beautiful only if repaid (*Russian*); Who borrows has to pay back his debt (*Estonian*); Good debts become bad unless called in (*Latin*);
- 6) debts are repaid only by hard work: Early to rise and late to bed, lifts again the debtor's head (*German*); Sorrow will pay no debts (*Dutch*);
- 7) life is better without debt: He who pays his debts, betters his condition (*German*); Who pays a debt creates capital (*Italian*); He is young enough who has health, and he is rich enough who has no debts (*Danish*). He who gets out of debt enriches himself (*French*); It is better to pay and have a little left than to have much and be always in debt (*American*); Happy is the man who is out of debt (*Latin*); He who pays his debts begins to make a stock (*Romanian*) Better to pay and have little than have much and be in debt (*British*); Happy is he who owes nothing (*Greek*);
- 8) unpaid debt is a moral burden: Without debt without care (*Italian*); Sick man sleeps, but not a debtor (*Spanish*);
- 9) incur debt only if you are sure you can repay them: Speak not of my debts unless you mean to pay them (*Portuguese*);
- 10) children will suffer because of their fathers’ debts: The debts go to the next heir. (*German*); Buy, buy, the children will pay the debts (*Finnish*);
- 11) debt turns people onto liars: Debtors are liars (*German*); You have debts, and make debts still; if you've not

lied, lie you will (*Spanish*); Lying rides upon debt's back (*American*);

- 12) debt turns people into enemies: A little debt makes a debtor, a great one an enemy (*Arabian, Irish, Portuguese*); Pay your debts or lose your friends (*American*);
- 13) debt is hard to get rid of: You can run into debt, but you have to crawl out (*American*) Debts are like women, once you have them you can't get rid of them (*French*);
- 14) debts cannot be forgiven or forgotten: Shame is forgotten, debts are not (*Chinese*); A debt may get moldy, but it never decays (*African*); A debt is still unpaid, even if forgotten (*Irish*) A debt is always new (*Estonian*); Debts remain from day to day (*English*);
- 15) anything is good in the repayment of debt: Of bad debtors you make take spoilt herrings (*Danish*); Of ill debtors men take oats (*Romanian, Scottish*); From a bad debtor even a bag of straw is worth having (*Russian, Greek*);
- 16) debts are forgiven if the debtor dies: A dead man pays no debts (*Serbian*); Death comes, the rich man has no money and the poor man no debt (*Estonian*) Death pays all debts (*Dutch, English*).

To summarize, we can say that conventional wisdom and religious ideas about DEBT have much in common, though the latter are mitigated by religious tolerance. In everyday life people were more unsympathetic to debtors they could take away anything in the repayment of debt. Proverbs also contain subtle observations about how borrowers' behavior changes. Similar values exist across many cultures: proverbs praise industry, perseverance, frugality, honesty and condemn overindulgence, insincerity, and greed. Society in general expresses a negative attitude to DEBT (See Appendix).

The two archetypes discussed above had existed in collective consciousness up to the XIX century. However, later a shift towards a different archetype started, with the advent of industrial capitalism and such social institution as the press (media) enhanced this transition.

“Once there was a golden age of American thrift, when citizens lived sensibly within their means and worked hard to stay out of debt. The growing availability of credit, however, has brought those days to an end — undermining traditional moral virtues such as prudence, diligence, and the delay of gratification while encouraging reckless consumerism” (Calder, 2001, p.1).

The Concept of DEBT in the American Economic Press

With the appearance of the media people became exposed to an official language and ideology in newspapers and magazines, and later radio, television, the Internet — the products of powerful political, business and state enterprises. The power of the press to affect people's opinions cannot be underestimated. That is why we consider it appropriate to turn in our research to the analysis of publications in the media. In order to cover the longest possible period of time we make use of the data in the British National Corpus referred to as (BNC).

The BNC, is a corpus of approximately 100 million words of written and spoken English. The written component presents a variety of discourses: newspapers, magazines, fiction, etc. starting with 1810. We use corpus data for the following reasons:

- a) the corpus is a good size so it provides sufficient linguistic evidence;
- b) the data represent language used by a community with common world-views and focus on those things that are most common;
- c) words are presented in contexts which makes it possible to study discourses;
- d) BNC has two different corpora for the British and American variants.

Sample Analysis

Let us examine in some detail the following example from the Wall Street Journal in order to see how a desired impact is achieved with the help of various linguistic devices.

“In many instances, **debt** can be a means to a valuable end, particularly when used prudently to purchase things that hold long-term value, such as an education, a home, or a small business. Even borrowing to buy a car may be wise. **Good debt** improves your life for a long time. It provides an improved standard of living by allowing people access to better jobs or better neighborhoods than they would otherwise have” (WSJ, 05/06/2007).

The purport of this discourse is to impose on people the idea that debt may be beneficial. The excerpt manifests varying modality — from caution to certainty (modal auxiliaries: can, may, would). It makes use of generic sentences — statements that appear to be true, and are stated as if they were true though they are at odds with practical wisdom: (Good debt improves your life for a long time). We see a departure from the established conventional meaning of the dichotomy: *good debt-bad debt* (banking) which means *debts that are likely to be paid* versus *debts that are likely never to be paid*. The new meaning deemphasizes the idea of payment (payment is not very pleasant) and foregrounds the idea of *improved life* (which is a long-cherished dream of many people). A new **dichotomy** is created *improving life for a long time* versus *short-term improvements*. A favorable connotation is created by placing the word *debt* “on equal footing” with words which have a favorable connotation as *valuable, prudent, wise, home*, and by ostensibly stating that it is conducive to improved standards of living. This discourse is fraught with inner dialogicality: conventional ideas about debt are implicitly present; arguments are used to counter these ideas. The rest of discourses were subject to the same analysis and on the basis of this analysis archetypal features were inferred.

The Concept of DEBT in the XIX Century

The seeds of new morality were sown in the early XIX century. The discourses belonging to the beginning and the middle of the XIX century, on the one hand, reflect traditional beliefs and principles in full accord with the

existing archetypes, on the other hand, contain the budding ideas of a new industrial era supported by a popular utilitarianism philosophy advocated by Jeremy Bentham (1748–1832) who became a leading theorist in Anglo-American philosophy of economic freedom and welfarism². The principle of utilitarianism was to choose that policy that would bring about the greatest net benefits to society once the harm had been taken into account. His motto was "the greatest good for the greatest number" (Bentham, 1970, p.282).

Compare the following excerpt:

"... **debt**, by no means desirable in itself may, when circumstances compel nations to incur its obligations, be made by discreet use less burdensome, and even instrumental in the promotion of public and private security and welfare" (BNC, 1863).

At the beginning, such attempts were repudiated:

"We flattered ourselves that the idea of a permanent **debt** would never be transplanted to American soil. Now, however, attempts are being made in many quarters to seduce us into the belief that it has advantages to compensate for its evils. A more dangerous delusion could not be imposed on a nation" (BNC, 1866).

The influence of religious morality and common sense was still felt.

"Living not so much according to your means may be at the risk of **debt**, ruin and misery" (BNC 1872). Or: "The **debt** is sacred, and must be paid to the uttermost farthing" (BNC, 1865).

Hard work and thrift were still held in high esteem:

"When men ask me what financial theory I have, I answer, Only one and it is this: A hearty joining together of all sections, in the common work; industry, prudence, retrenchment and economy. Increase our earnings; diminish your expenditures. Save when you can and spend only when you must, and let the whole world see that you mean to pay your **debts**" (BNC, 1869).

However, when discussing business matters or political affairs debt does not any longer seem so revolting and adopted morality gives way to the utilitarian motive:

"Your committee will not conceal, that, in common with other members of the legislature, they feel a repugnance at the idea of a **debt** to be created. Yet a little consideration has made it apparent to them that this **debt** will be scarcely more than nominal, and that it is justified by maxims of prudence as well as by calculations of public profit. The **debt** is but nominal, inasmuch as the whole expenditure will be invested in lands and buildings, which are to be the property of the commonwealth" (BNC, 1816).

Some went as far as to allege that debt might be politically plausible:

"Some tell us that it is to be a bond of union, and that, had we been saddled with a **debt** of three thousand millions when Abraham Lincoln was elected President, the South

would never have seceded, because they would have been unwilling to lose their portion of the debt"(BNC, 1866).

At that very time first sprouts of future propensity to excessive borrowing appear. People start living beyond their means which ends in great misery.

"It has so often been our misfortune to trace the progress of a farmer or mechanic, who has, indiscreetly, run into **debt** to build, or purchase a larger house than he has had occasion to put to actual use, that we can almost infallibly tell, at the first sight, the precise stage of his career of ruin" (BNC, 1832).

New features of the archetype are:

1. Debt may provide political advantages.
2. Debt is associated with private and public security.
3. Debt is associated with welfare.
4. Debt is associated with public benefit.

A "mountain load of debt" began to build up by the end of the XIX century. People displayed a "natural proclivity to anticipate income, to buy on credit, and to live a little beyond their means" (Calder, 1993, p.39). This trend continued into the XX century, to a great extent underpinned by consumerism³ which was gaining momentum and "Beautiful credit"— the consumer credit revolution. People were taught that to get away from a low standard of living and live the life was to spend money freely.

5. Debt became associated with good life.

World War I added some more positive features to DEBT. Being in debt was patriotic. Respected leaders and politicians urged people to stretch a little, borrow money, and buy Victory bonds.

"You mustn't be timid. Think of the courage our soldiers must show in the trenches, and then stop for a moment and consider whether you are showing anything like equal courage in the way you are proposing to handle the loan." (WSJ, 11, 2002) "Dollars put into Victory bonds do double or triple duty. They pay the blood **debt** to our soldiers, they pay the Treasury's **debt** for goods delivered, and in due season the circle is completed by payment of interest and principal to those who now make the advances. The more the "common people" take the better for them" (BNC, 1918).

6. Debt is associated with patriotism.

After the war the process was resumed. New words to describe debt appeared: "partial-payment plan," "easy payment", for *installment plan*. The Stock market crash of 1929 and the Great Depression became an eye-opener, but for how long?

A New Englander wrote,

"My father's generation taught me certain lessons in ordered economy "for them any **debt** was a disgrace. They might run a bill at the store for a month, but they felt better if they paid cash. Charge accounts in the cities were unknown, taxes were met, and lured men paid promptly. This distrust of credit may seem medieval today, but it enabled many a

² Welfarism is the view that what has a positive impact on human welfare is morally significant.

³ Consumerism is a social and economic order that is based on the systematic creation and fostering of a desire to purchase goods and services in ever greater amounts.

farmer to leave about twice as much money as anyone thought he would" (BNC, 1936).

Government which sets a pattern for behavior for its citizens and whose behavior people project upon themselves was the biggest debtor:

"Why politicians and those concerned with government should disregard the principles of economy, solvency, and thrift that are basic in a good household. Why should **debt** on the grand scale be safe and excusable and **debt** on the small scale so dangerous? Why do families have to live on their incomes if governments do not?" (BNC, 1939).

7. The new meaning that 'debt is safe' was taking root.

Right before World War II a new economic theory began to encroach on the old views. Consumer spending was proclaimed the one single factor of economic growth. There was a litany of voices reciting how debt and spending are necessary to keep a depression-ridden economy going.

"Do not let lack of money or fear of **debt** ever for a moment slow down production" (BNC, 1940).

8. Debt is good for the economy.

To make such ideas take a deeper root in people's consciousness, the authority of glorious men of the past was exploited.

"Alexander Hamilton, the great Treasury minister, said that "a public **debt** is a public blessing". To finance the Revolution the central government borrowed from citizens and foreign governments. When the new government was formed under the Constitution Hamilton fought for the assumption of the revolutionary **debt** of the revolutionary government" (BNC, 1942).

The 1950s: the Point of No Return

The 1950s were probably the final stage in the reassessment of the old archetype. The moral battle moved in favor of debt supported by the official stance. In the 1950s the desire to own things went beyond reason. New kinds of debt sprang up: mortgage, installment, auto debt, consumer debt, charge card debt, credit card debt etc. A George W. Hall, a physician, wrote a letter to the New York Times expressing his concern about new attitudes:

"Vastly greater numbers of families go into **debt** for automobiles than for medical expenses. A difference in mental attitude and sense of values is being inculcated. The people are so eager to rush into **debt** for television sets and other luxuries that the Government must place restraints on credit buying" (BNC, 1950).

The official point was quite different: the shift from renting to owning a home was considered positive and a rise in a greater mortgage debt was a natural outcome:

"The progress in living standards results in greater mortgage **debt**, which is not necessarily more burdensome over the long run than rental payments" (BNC, 1954).

9. Debt is not burdensome.

The criticism that auto debt was up 76 % from 1952 was rebuffed by claims that this debt helped the country to overcome recession:

"There have been both advantages and disadvantages in the recent rise in **debt**. The advantage was that it promoted a rapid and complete recovery from the 1954 recession" (BNC, 1955).

10. Debt helps economic recovery.

The Eisenhower Administration came up with the statement that

"The public debt, will be "gradually" reduced in the " long run." In the meantime, the **debt** must be lived with" and managed so as to do the least damage to the nation's economy" (BNC, 1953).

11. Debt can and must be lived with.

What is more important, some even tried to revise the notions of freedom and slavery. The most illustrative example is the following:

"Since the abolition of slavery the word "slave" has become a token. In current discussions we hear of "wages slave," "debt slavery," etc. These words bear witness to great confusion and error in the popular notions of what freedom is and can be. Debt slavery is the oldest kind of slavery except war captivity. A man in **debt** is not free. A man who has made a contract is not free. Can we imagine ourselves "free" from the conditions of human life? Does it do any good to stigmatize the case as "wages slavery," when what it means is that a man is under a necessity to earn his living" (BNC, 1959).

12. Debt is not slavery but a necessity.

Retailers contributed to the praise of debt trying to convince people that it was perfectly all right to incur new debt in order to cover the old one. Though purchases financed by debt comprised 44,5 % of the total volume, a representative of Sears tried to appease the public opinion:

"I personally don't think it is high at all. On the national basis installment debt is now being repaid at a rate very close to the amount of new **debt** that is being incurred, he commented, and "that type of selling is absolutely essential to low cost production" (BNC, 1956).

13. Debt is necessary for low cost production.

The rocketing increase in private debt brought about new life to an old business: debt counseling. Hundreds of consultants (also called poolers, liquidators, lumpers, managers, proraters) sprang up around the nation "and, in radio and newspaper ads, sang a soothing song:

"Cheer up! No matter how much you owe or how many creditors you have — we will take over, arrange everything so that a single regular payment you can afford takes care of everything. Some imply that they will lend the debtor enough money to pay off his **debts**" (BNC, 1959).

In the 1960s and the 1970s the process continued. People of all walks of life, not just the select few, gained easy access to credit. In 1965, 2,000 000 Americans solved their problems by borrowing.

"Mrs. Shaw was steadily climbing a pyramid of **debt**. She came back for more, she said, because it was all so easy. Indeed it was. Mrs. Shaw never had to get out of her chair, being required only to sign her name to several tedious-looking documents" (BNC, 1973).

14. Debt is democratic.

You Are What And How You Buy

A buying spree began in the 1970s helped by the ample use of credit or charge cards debt. Shoppers were packing malls to buy stereos, TVs and recorders, expensive furs, jewelry, silks and cashmeres. The concept of shine, and new, and glitz replaced old values.

“Customers are buying better quality. It's the old philosophy of being too poor to buy cheap”. Consumer **debt**, the kind that results from credit-card purchases, installment buying and other small loans, has jumped” (BNC, 1973).

A new attitude was encouraged: “Buy now, look for the money to pay later.”

15. Debt facilitates payment of purchases.

People found living according to their means boring.

“Agnes describes their frugal lifestyle as "very boring". Jim gardens and I paint landscapes. Vacations? Last year's to Vermont cost \$1,000. Fancy dinners? They'd rather order Chinese food from the corner restaurant. Credit-card binges? Forget it -- this couple has no **debt** at all” (BNC, 1991).

16. Debt adds spice to life.

In pursuit of fast gains people ran into debt:

“I studied the charts, saw a pattern of up and down, and decided I could double my money in two weeks, which I did. Emboldened, I looked around for my next ticker to easy money. I found my next hot tip — WorldCom — in a magazine and jumped right in, borrowing money on margin from my brokerage and even using one of those demonic credit-card cash-advance checks. Man, this investing stuff is easy!” (BNC, 2005).

17. Debt leads to fast profit.

Obsession with credit card debt became an addiction and ruined not one family.

“The 36-year-old suburban mother of four doesn't drink, gamble or take drugs, but she is an addict nonetheless. Her compulsion is shopping, it catapulted her family into an emotional and financial tailspin” (BNC, 2005).

Thus, by the 1990s a new archetype was deeply rooted in collective conscience helped to a great extent by the ideas of consumerism. A professor of the Stanford Business School summarized the new attitudinal and behavioral model:

“Our attitude toward **debt**, which once could lead to prison, has changed. Think only of how consumer **debt** was merchandised until it became an accepted habit, not an abhorred practice” (BNC, 2000).

Back to Basics?

By the end of the century and millennium, businesses and individuals discovered that “**debt** is a double-edged sword”. An alarming number of U.S. companies and households have been crushed by debt. “Those who lived and grew by the sword are now in danger of dying by it,” said Edward Tyburczy, a senior vice president of S&P's (BNC, 1998)

The mild recession of 1993–1994 highlighted the dangerous side of debt.

“The present crisis is benign by comparison, but it is clearly driven by the same fundamental forces. The great bubble of **debt** built up in the Eighties is gradually collapsing, ruining debtors and spreading fears” (BNC, 1993).

The time has come

“to emphasize not braininess (look at all those smart men jumping out of buildings on Wall Street) but frugality and self-restraint. Perhaps the 1980s and 1990s have spawned so many versions — so many of them amoral — because it is a period of relative affluence. It's a bit hard to see the downside of gluttony as we run up thousands of dollars of credit card **debt** without any obvious negative consequences. Frugality seem more, not less, important. It's obviously up to us, as parents, to decide which morals we want to emphasize” (BNC, 1996).

However, approximately at the same time when a benevolent attitude to debt was being castigated, a new idea of subprime lending appeared and people were being persuaded to incur debt to own a house.

“A home mortgage is the best kind of **debt**: The interest is usually low, it's tax deductible and it finances a durable asset” (BNC, 1999).

The outcome of this new wave of love of debt is known only too well.

Summarizing a more-than-a-century-long period, we can say that a positive attitude to debt has taken deep root in collective consciousness. New unexpected archetypal features appeared aided by new ideas of social order, economic models, and philosophy. True, traditional values continued to exist side by side with the new ones and were occasionally retrieved from oblivion, but new ideas endorsed by the official stance, prevailing ideology, mainstream economic theory, and powerful business circles got legitimated. They boil down to two main ideas:

- 1) debt is a factor in economic growth, low cost production, enhanced recovery.
- 2) debt is a factor in the betterment of people's lives.

Conclusion

1. The research has revealed the existence of several archetypes built around the concept DEBT whose semantic structure is institution dependent. Archetypes vary in the number of meanings and their substance and reflect ideological plurality of society. E. Durkheim was right in believing that religion would be becoming less important, and be superseded by science and the cult of the individual. As our study has shown new economic and ethical ideas have been gaining a dominant position in collective consciousness.
2. The appearance of a new normative set of values gave birth to “preferred” archetypal meanings endorsed by powerful social groups such as government or big business. However, old meanings “run deep”; they never disappear completely and are, in times of trouble, brought back from oblivion.
3. The meaning of the word *debt* is conventional in that large groups of people “enter a caveat” (so to speak) at the attitudinal level, and the meaning is loaded with

ideologies of these groups. Different attitudes coexist in society and sometimes come to clashes with each other and the prevailing model.

4. The research has also exposed a cumulative building up of archetypal meanings which cater to the changing needs of society. Up to the XIX century, the archetype had displayed a manifest disapproval of debt, praising industry, frugality, and caution. With the advent of industrial and later informational culture, the archetype incorporated new features where debt became a conduit to comforts of life, fast profit, and pleasure, and a more stable economy.
5. The changes in archetypal meanings were caused by novel philosophical ideas, economic models, ethical norms, the development of productive forces, etc. The greatest influence on the structure of the archetype DEBT in American society has been exercised by the Anglo-American economic model in which individual spending is the largest single factor of economic growth, as well as utilitarianism philosophy, welfarism ethics, and social order of consumerism.
6. New archetypal meanings are conceived in discourses which employ a certain argumentative policy. Such discourses are characterized by intrinsic dialogicality and contain antitheses (the new — the old; the habitual — the nascent; the conventional and stable — the novel and challenging, etc.). Modality, semantic prosody and elaborately formulated generic sentences charge DEBT with positive emotiveness and help shift the attitudinal model from complete rejection to tolerance to full acceptance.
7. In the indoctrination of novel ideas the press has played a potent role. Being endowed with a force of authority; it participated actively in the transformation of dominant ideologies, propagated new attitudes, imposed opinions and showed how “things should be done”. With the help of the media new attitudes have gained a firm stand in collective consciousness.
8. Intentionality can be named the driving force of archetypal changes. Authorial intentions are social constructions that set a perspective to a discourse. Explicit or implicit expression of intentions is closely related to shaping archetypal meanings. Intentionality can be viewed as the ideological management of collective consciousness as it represents “power” in discursive artifacts.

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Natalija Davidko

SKOLOS sąvoka kolektyvinėje sąmonėje (socialinė-istorinė institucinio diskurso analizė)

Santrauka

Kolektyvinė sąmonė nuo Durkheimo laikų yra filosofijos, sociologijos, psichologijos, antropologijos ir kitų mokslų tyrimo objektas. Straipsnio tikslas yra iširti, kaip anglų kalboje SKOLOS sąvoka yra suprantama kolektyvinėje sąmonėje ir kokie socialiniai pokyčiai laikui bėgant sąlygojo tos sąvokos kaitą. Kolektyvinės sąmonės reiškinys analizuojamas lingvistiniu požiūriu ir keliami hipotezė, kad prototipai, kuriais žmonės grindžia savo elgesį ir požiūrius, yra užkoduoti pačioje kalboje ir gali būti vertinami rašytinių prototipų analizės būdu. Prototipai, į kuriuos galima žvelgti kaip į konceptualią visumą, ir kurie yra atvaizduojami kalbos vienetais, t. y. žodžiais, turi savyje tokių broožų, kurie laikui bėgant kinta. Be to, juos veikia žmonių religiniai įsitikinimai, etikos normos, moralinės vertybės, vyraujančios ekonominės sąlygos ir liaudies išmintis.

Tyrimui pasirinktos trys kolektyvinės sąmonės formos – religinė, sveikos nuovokos ir ekonominė. Išanalizuoti visų trijų formų prototipai, naudojant tipinių institucinių diskursų pavyzdžius (religinius raštus, patarles ir medijas), išskirti prototipų sudedamieji broožai, išanalizuoti požiūriai į SKOLOS sąvoką. Istorinė sąvokos analizė leido atskleisti laipsniškus prototipo reikšmių pokyčius, pradedant 19 amžiumi, įvertinti utilitarizmo, naujo anglo-amerikietiškojo ekonomikos modelio ir naujosios socialinės tvarkos atsiradimo įtakas.

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APPENDIX.

Table 1. Archetypal Meanings of DEBT.

Religion	Practical Wisdom	Economics
1. debt is not a sin but morally wrong;	1. debt means misery;	1. debt provides public and private security;
2. debt should be avoided;	2. debt should be avoided;	2. debt leads to welfare and public profit;
3. debt should be returned;	3. debt is dangerous;	3. debt may provide political advantages;
4. cosigning is worse than borrowing;	4. grief and lamentation won 't help to pay the debt;	4. debt is a way to a higher standard of living;
5. lenders should not charge interest;	5. only hard work will pay the debt;	5. debt is patriotic;
6. lenders should not take necessities as a pledge;	6. debts should be repaid;	6. debt is safe and excusable;
7. lenders should give generously;	7. life is better without debt;	7. debt is good for the economy;
8. lenders should not expect repayment;	8. take on debt only if you are sure you can repay it;	8. debt is good for business;
9. debts should be forgiven (every seven years).	9. children will have to pay their fathers' debts;	9. debt is good for the country;
	10. debts are hard to repay;	10. debt is not burdensome;
	11. debt turns people into liars and enemies;	11. debt is instrumental in economic recovery;
	12. debts are never forgotten;	12. debt can and must be lived with;
	13. anything of value can be taken in the repayment of debt;	13. debt is not slavery but a condition of human life;
	14. debt is forgiven only after the death of the debtor.	14. debt is necessary for low cost production;
		15. debt is democratic;
		16. debt facilitates purchases;
		17. debt makes life enjoyable;
		18. debt leads to fast profit.