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# *THE SEMANTIC FIELD OF THE WORD "MONEY"*

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*Abstract: Our research aims at focusing on the word money and its semantic field. In the English language, this word has developed rich lexical-semantic fields and has become part of numerous phraseological units. Moreover, the word money can also be found in economics, various verbal collocations, different derivatives or compounds and less in politics, botany or zoology.*

*Keywords: semantics, economics, phraseology, derivation, compounding.*

In "Money and the Mechanisms of Exchange", William Stanley Jevons[1] (Jevons 2009: 260) referred to the word money in terms of four functions: a "medium of exchange", a "common measure of value" (or "unit of account"), a "standard of value" (or "standard of deferred payment") and a "store of value".

Regarding the etymology of this word, it comes from the Old French word monoie, meaning money, coin, currency; change, being first attested in the middle of the 13th century. The word in Modern French is monnaie. The French word has its origin in the Latin word moneta – place for coining money, mint; coined money, money, coinage - , which, in its turn, comes from Moneta, a title or surname of the Roman goddess Juno, in or near whose temple money was coined. The word may also derive from the Latin word monere, meaning remind, advise, warn, instruct, with the sense of "admonishing goddess" or the Greek word moneres, meaning alone, unique.

We can identify three types of money:

[1] Jevons, William Stanley, XVI: Representative Money. Money and the Mechanism of Exchange, 1875, Retrieved 2009-06-28



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1. fiat money, that is "any money declared by a government to be legal tender"[2] (Montgomery 1917) Almost all modern monetary systems are based on fiat money.

2. commodity money, which was used in the past and which was in the form of gold or silver coins. Commodity money is any "money whose value comes from a commodity of which it is made. Commodity money consists of objects that have value in themselves as well as value in their use as money."[3] (O'Sullivan, Sheffrin 2003: 246)

3. representative money, which refers to "a claim on a commodity, for example gold certificates or silver certificates"[4] (Steiner 1941: 30)

In this article we will focus on the semantic field of the word money, by the medium of different expressions, phrases, verbal collocations, derivatives or compounds, economic terms and less in zoology or in botany.

Being a word which is first of all connected with the economic domain, money can be found in numerous economic phrases:

- cheap / easy money = money obtained with a minimum effort; fraudulent money;
- client's money = money paid by a customer to a commercial agent involved in a contract layout;
- idle money = unused money, liquid assets;
- money act = financial act;
- money agent = banker;
- money at call and short notice = deposits at call and at notice;
- money broker = currency stockbroker, currency exchange broker, currency bill broker;
- money capital = monetary capital, monetary assets;
- money center = monetary center;
- money center bank (synonym: money market bank) = (American English) a bank situated in one of the major financial centers of the world (for instance, New York, Chicago, San Francisco, Los Angeles, London, Paris, Tokyo);
- money changer = exchange broker; usurer;
- money changing = agiotage, currency speculation;
- money economy = monetary economy;

[2] Montgomery, Rollins, Money and Investments, George Routledge & Sons, 1917: "Fiat Money. Money which a government declares shall be accepted as legal tender at its face value."
[3] O'Sullivan, Arthur; Steven, M., Sheffrin, Economics: Principles in action, Upper Saddle River, New Jersey 07458: Pearson Prentice Hall, 2003, p. 246
[4] Steiner, William Howard, Money and Banking, H. Holt and company, 1941, p. 30



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- money exchange = currency exchange office;
- money expansion multiplier (American English) = mandatory resources multiplier;
- money income = nominal earnings;
- money incomes = monetary resources;
- money insurance = cash insurance;
- money interest = pecuniary interest;
- money issuing = monetary issue;
- money lent and lodged = assets granted together with loans and taken as bank deposits;
- money letter = money order, postal order;
- money loan = in cash loan;
- money management = portfolio management;
- money market = monetary market;
- money market certificate (American English) = deposit certificate;
- money market deposit account (American English) = National thrift account;
- money market fund (American English) = mutual fund on the monetary market that invests in deposit certificates and current liabilities;
- money market rates = rates of interest on the monetary market;
- money market securities = short-term securities;
- money multiplier = monetary multiplier;
- money of account = account circulating medium;
- money office = pay office, pay desk;
- money-off coupon = value coupon;
- money on account = credit, assets;
- money on deposit = money on hand;
- money pressure = idle money crisis;
- money purchase plan = purchasing programme of a retiring pension annual installment based on allowances;
- money rate of interest = nominal interest;
- money rate of return = nominal rate of return unadjusted to the inflation effects;
- money squeeze = impecuniosity, money scarcity;
- money stock / money supply = monetary mass;
- money structure = fiscal structure;



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- money supply control = monetary mass control; l
- money transmission service = currency clearing service;
- money value = nominal value;
- money vertical spread = price unfolding;
- representative money = standard gold banknote;
- risk money = reserve currency;
- treasury money = treasury cash, which are not convertible and which are issued by a central institution;
- world money = international money (any coin or exchange instrument, commonly accepted in the international transactions' clearing).

The word money can also be found in various verbal collocations, among which we can mention the following:

- not to have got one's money's worth = to bring one's goods to a wrong market;
- to bank money = to deposit money in a bank;
- to be in straits for money = to have reduced finances;
- to be out of money = to be down on one's uppers, to be broke;
- to be pushed for money = to have financial difficulties;
- to borrow money = to take money on loan;
- to cash a money order = to collect a draft;
- to circulate money = to issue money;
- to change money = to exchange money;
- to coin money = to mint money; to obtain wealth very quickly;
- to counterfeit money = to utter false coin;
- to deposit money = to consign money;
- to drain somebody of all his money = to extort money from somebody;
- to drink one's money away = to go through one's money due to drinking;
- to earn / make money = to rake in money;
- to extort money = to squeeze money;
- to get good value for one's money = to get good merchandise that is worth the money;
- to have plenty / lots of money; to roll / wallow in money, to be made of money = to have much money;
- to have money put by / to lay money by = to save money;



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- to inherit money = to come into money;
- to launder money = to introduce on the market a sum of money

which is derived from some illegal activities;

- to lay out one's money profitably = to invest one's money profitably;
- to lie out of one's money = not to lay a finger on one's money;
- to lend money = to loan money;
- to lodge money with somebody = to leave some money to

somebody's trust;

- to make away with the money = to get away with the money;
- to make money / big money / pots of money = to earn great sums of

money;

- to make out a money order = to issue a draft / postal order;
- to marry money = to get married for reasons of wealth;
- to play for money = to gamble;
- to put up / raise money = to obtain / procure money;
- to refund / return money = to pay back / reimburse money;
- to rid somebody of his money = to relieve somebody of his cash;
- to save money = to put aside money;
- to send a money order = to remit a postal order;
- to set aside money = to salt away money;
- to squander / throw away / fritter away money = to waste money / to

splash / toss one's money about;

- to take money with both hands = to have an itching palm;
- to throw good money after bad = to increase the damage in an

attempt to remediate it;

- to tie up money = to invest money;
- to withdraw money = to recall money;

The linguistic domain of the expressions and phrases is one of the most comprehensive of all. In this respect, we have made out a list in order to bring out a great number of phraseological expressions based on the word money. Here are some examples:

- a pile / pot of money = lots of money;
- down with the / your money = put the money on the table;
- free with one's money / money burns a hole in his pocket = spender,



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squanderer;

- hard up for money / pinched / pushed / pressed for money = out of cash;
- made of money / worth a mint of money = rolling in wealth;
- money comes first = money is on the first place;
- money for old age = money put aside for the moment when a person reaches his / her old age;
- money for travelling expenses = money to be spent during one's journey;
- money goes to charity = money used for good works / charitable actions;
- money in a bank = money kept in a banking deposit;
- money in mind = to think constantly about money;
- money on tuition = money for studies;
- money out the window = money down the drain; money thrown away;
- money difficulty = embarrassment;
- money expenditure = consumption;
- money laundering = the recycling of dirty money;
- money launders = the ones who launders dirty money;
- money laundry = the recycling of dirty money;
- money matters = financial means;
- money never smells = money has no smell;
- money problems = financial difficulties;
- money saving page = a home page for those who want to save money;
- never mind the money = do not mind the expenses;
- pin money = pocket money;
- pressed for money = hard up for cash;
- short on money = out of cash;
- soft money (American English) = paper currency;
- so much money to the bad = to be in the red with so much money;
- that's the way the money goes = that is how the money is spent;



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- there's no money in it = this business isn't worth two pence;
- your money or your life = you must give me your money, otherwise I'll kill you.

The compound words based on the word money are less numerous:

- money-box = thrift box;
- money chest = safe deposit, strong box;
- money-grubber = greedy, avaricious; someone who is obsessed with making as much money as possible;
- money-grubbing = graspingness, avarice;
- money-lender = extortioner;
- money maker = a person who earns much money;
- money-making = remunerative (adjective); profit, return (noun);
- money order = postal order.

As far as derivatives are concerned, money can be found in the following words:

- moneyed or monied (adjectival suffix –ed) = having a great deal of money, rich, wealthy. Both words have fallen out of use, although the spelling moneyed is the most preferred form nowadays. We also can encounter the expressions moneyed classes (= the wealthy people) or moneyed corporation (= bank, insurance company) – in the American English;
- moneyer (noun suffix –er) = a person who creates money or mints it; a coin maker; a banker;
- moneyless (adjectival suffix –less) = having no money.

In politics, we find the expression money bill (= appropriation bill), while, as a judicial term, we can encounter the phrase liquidated money demand (= allowance bill).

In zoology, we meet the combination money spider / money spinner (= a small red spider). It is called in this way as it is popularly supposed to indicate that the person upon whom it crawls will be fortunate in money matters. Money spider / money spinner also designates an extortioner, a money lender.

Finally, in botany, we find the word moneywort (= a European and North American creeping primulaceous plant, Lysimachia nummularia, with round leaves and yellow flowers).



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In conclusion, we have referred to the semantic field of the word money in order to compare the lexical structure of different states of this word within the English language. Our research has followed a few linguistic approaches: etymology, semantics, phraseology, verbal collocation, word formation, by the medium of which we have tried to highlight the linguistic profile of the word money in the English language.

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