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CROSS-CULTURAL SEMIOTICS OF MONEY BELIEFS IN THE 21ST CENTURY

Abstract: The paper deals with money beliefs and superstitions that persist in the everyday culture of modern Russia. Monetary beliefs are considered in the context of cultural globalization and a cardinal change of the world socio-cultural paradigm, which consists in digitalization and virtualization of all spheres of life, including financial relations. The study presents a cross-cultural analysis of money superstitions in modern world: it reveals sociocultural meanings of Russian monetary beliefs and their western (mainly British and American) and eastern (Chinese and Japanese) analogues in a synchronic and diachronic way. The paper discusses the reflection of money omens in linguistic, cultural and communicative formulas of everyday behavior and in festive socio-cultural practices, as well as their transformations in the modern everyday culture. The research was carried out from the positions of cross-cultural semiotics, linguocultural studies, sociocultural anthropology and sociology of culture using general scientific methods of observation and analytical description, methods of historical comparative studies, cultural analysis and sociological survey. The results obtained show that many ancient beliefs and superstitions related to money are still present in the semiosphere of modern culture. Meanwhile, the transfer of cultural experience occurs not only in the process of intergenerational interaction in the family, but also through mass electronic communications (blogs and social media networks). Some of the money beliefs have undergone certain changes, but traditional monetary rituals mostly remain unchanged though desacralized.

Keywords: Money, Money Superstitions, Folk Beliefs, Omens, Cross-cultural Semiotics, Linguocultural Semantics, Sociocultural Practices, Everyday Culture.

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КРОСС-КУЛЬТУРНАЯ СЕМИОТИКА ДЕНЕЖНЫХ ПОВЕРИЙ В XXI В.

Аннотация: Статья посвящена денежным повериям и приметам, сохраняющимся в современной российской культуре повседневности. Денежные поверия рассматриваются в контексте культурной глобализации и кардинальной смены мировой социокультурной парадигмы, основным содержанием которой является цифровизация и виртуализация всех сфер жизни, включая финансовые отношения. В работе представлен кросс-культурный семиотический анализ денежных примет, бытующих в современном мире: в синхроническом и диахроническом плане выявляются социокультурные смыслы российских поверий и их западных (преимущественно, британских и американских) и восточных (китайских и японских) аналогов, обсуждается отражение денежных поверий в лингвокультурных и коммуникативных формулах бытового поведения и в праздничных социокультурных практиках, а также их трансформации в современной культуре повседневности. Исследование опирается на теоретические положения и методологию кросс-культурной семиотики, лингвокультурологии, социокультурной антропологии и социологии культуры с использованием общенаучных методов наблюдения и аналитического описания, методов исторической компаративистики, культурологического анализа и социологического опроса. На основе полученных результатов делается вывод, что многие старинные приметы и поверия, связанные с деньгами, до сих пор присутствуют в семиосфере современной культуры, причем передача культурного опыта происходит не только в процессе межпоколенческого общения в семье, но и в пространстве массовых электронных коммуникаций (интернет-блоги, социальные сети). Некоторые из денежных поверий претерпели определенные изменения, но в основном традиционные денежные ритуалы, хотя и десакрализованные, остаются неизменными.

Ключевые слова: деньги, денежные приметы, народные поверия, кросс-культурная семиотика, лингвокультурная семантика, социокультурные практики, повседневная культура.

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Introduction.

Alongside with the deepening of globalization processes in the world economy and culture, the beginning of the third millennium witnesses the emergence and development of fundamentally new digital technologies and virtualization in many aspects of everyday life, including “commodity — money” relations. In spite of gradual withdrawal of banknotes and coins from “solid” physical reality, they still retain traditional symbolic meanings. In the modern sociocultural paradigm, based on the neo-mythological perception of the world around, money beliefs are not a rudiment of traditional mindset, but remain significant elements of everyday culture.

Despite the initial “digital” nature of monetary relations, the sociocultural function of money goes far beyond the universal equivalent of value and the code of social stratification. From the position of the philosophy of money established by G. Simmel, money appears as “a means, material or example of depicting those relationships that exist between the most external, realistic, random phenomena and ideal potentialities of being, the deepest flows of individual lives and history” [6, p. 312]. In the complete accordance with M. McLuhan’s famous maxim [13], money as a means of cultural communication is the message itself. In addition to the function of numerical denotations, performed as a sign system, money as a cultural artifact has a unique semantics related to the sociocultural paradigm of a particular society in a particular epoch. This semantics is determined, among other things, by the “techniques” and technologies of everyday culture and axiological systems of the society [8, 10]. Money as a linguocultural concept in different linguistic world-images contains specific emotional and evaluative components [11] and generates special associative fields determined by spiritual, moral and ethical patterns of a particular culture [1, 3]. For example, the ambivalence of money as a gift and as a sin, as the good and the evil leads to the fact that money in various cultural contexts, emerging due to specific situations of sociocultural communication, has occasional semantics [5, 9]. At the same time, money as a cultural system is characterized by multi-level semantics and a great depth of semiotic re-encoding [7, p. 57].

Evidently, many elements of national cultures, including money, are unique, evolving under the influence of the certain geographical, sociocultural, economic and political conditions and events [2]. On the other hand, the conceptualization of a wide range of objects and phenomena in the everyday life and in the language occurs on the basis of existing world vision, common for all humanity. Besides, many cultural artifacts, linguistic and cultural concepts, verbal and non-verbal forms and formulas of behaviour and, most importantly, their semantic layers, are often a result of intercultural interaction and various kinds of cross-cultural communications, which are occasionally very complex, non-linear and multi-level [14]. Money beliefs and superstitions that persist in different cultures today are no exception.

One of the most interesting aspects of the sociocultural semantics of money is folk beliefs and irrational sociocultural practices related to handling money in everyday culture. Many of money beliefs go back to ancient times, but still retain their relevance in modern people’s consciousness. Despite the high technologies that penetrate in all spheres of everyday life in the 21st century, money omens continue to have a significant influence on behavioral patterns, business and friendly communication formats and everyday culture in general. Sociocultural practices built around the symbolic meaning of money are reproduced in modern culture not only in a traditional way — transmission through cultural experience in the family from the older generation to the younger, but also in the process of enculturation and socialization driven by modern mass media, including internet sites and social networks. Surprisingly, the digital paradigm of culture does not contradict the neo-mythological collective

unconscious, but, on the contrary, it strengthens the “bewitchment of the world” and “divine society” (in the terminology of M. Maffesoli) [12]: money omens begin to extend to banknote numbers and digital monetary communications. Ignoring the actions prescribed by money beliefs is often interpreted as a cause of serious financial problems in the future.

Research methods

Money beliefs in everyday culture of modern Russian are considered in the correlation with their western (mainly English-language) and eastern (Chinese and Japanese) analogues from synchronic and diachronic points of view. The research is carried out from the positions of cross-cultural semiotics, linguocultural studies, sociocultural anthropology and cultural sociology. Continuing scientific explorations in the field of philosophy and anthropology of money ([4–10, 13], etc.) and conceptual linguistics ([1, 3, 11, 14], etc.), the study contributes to the topical issues of modern urban folklore and anthropology of everyday culture. The methodology comprises general scientific methods of observation and analytical description, as well as methods of historical comparative studies, cultural analysis and sociological survey. The sources used include ethnographic works of Russian and foreign historians and ethnologists [15, Vol. 1; 16–18; 20–23; 26–27] as well as information from various financial institutions [25, 28, 30], materials from internet sites dedicated to modern urban folklore, money superstitions and everyday financial practices [20, 24], the data of the survey conducted by the author, and personal author's observations.

Money beliefs in modern everyday culture

Money semantics in the annual and daily cycle

In all cultures, New Year's Eve is endowed with special magic, and it is assumed that a special magical power arises at midnight since all borderline states of the symbolic death of the old and the birth of the new in traditional cultures are believed to be sacred. Therefore, for example, having money in hands at the very moment when the clock strikes twelve, according to the Americans' conviction, will ensure economic prosperity in the coming year. In accordance with an ancient tradition in many countries, a lucky coin is baked in a Christmas pie or a special New Year's dessert. This custom comes back to a joke ritual in Medieval England, when a dried pea (later a silver ring or six-penny coin) backed in the “Twelfth Night Cake” made the one who got it the “king” or “queen” for that whole night. Interestingly, the Royal Mint of Great Britain still annually issues special *Christmas Silver Sixpence* designed to use in Christmas pudding. Today getting such coin in the piece of dessert means having a lot of money all year round. It is noteworthy that a similar tradition existed in the pre-revolutionary Russia and was preserved during the Soviet times: a “silver” 10-kopeck coin wrapped in foil was often baked in a homemade New Year's pie.

The same power of cosmic birth is attributed to the growing moon: during the new moon week, it is quite customary for Russian people to show money to the new moon that appears in the sky and the larger the banknotes, the better. Besides, the “spell” should be repeated three times, for example, as follows: «Молодник молодой, / у тебя рог золотой, / Тебе по небу ходить / А мне денежки копить» (Young youngster, / you have a golden horn, / You are to walk in the sky / And I am to gain money). Or more prosaic variants: «Тебе, месяц, молодеть, а моему кошельку деньгами богатеть» (You, a moon, are to be young, and my wallet is to get richer with money); «Расти-расти месяц, как ты растешь, так пусть и мои денежки растут» (Grow-grow, a moon, as you grow, so let my money grow). The money showed to the new moon must be spent only when the next moon is born.

In turn, in Britain playing with coins and twirling them in the pocket on the first days of each month is thought to multiply money by the end of the month. According to another

belief, the first money received during the day should be put into an empty pocket, as this will attract other money. This custom was initially popular in English markets, the first profit is still defined with the Old English word “*sefte*” (undisturbed, untroubled; easy, comfortable, pleasant [29]). England is also the birthplace of another similar behavioral pattern, which advises the first money received at the start of the year to be hidden in the wallet to attract more money.

Special rituals are prescribed for how and when to give money, including money borrowed. The time when you may return the borrowed money and pay the bills is also regulated by folk beliefs: both in Russia and in England it must be done in the morning, at least before sunset, and in no case in the evening. Moreover, even your own money should not be counted overnight — otherwise, there will be losses. Some household chores in the evening are also prohibited: you may not clean the home at night and take away the garbage after sunset — or the money will leave the house.

Money rituals with banknotes and coins

According to folk wisdom, a Russian kopeck that saves the rouble (“*копейка рубль бережет*”) and a saved English penny are equivalent to the earned one: “a penny saved is a penny earned”. However, in both cultures to save up small change is allowed only for children, as it will be a harbinger of poverty for adults. At the same time, both Russians and the British are sure that it is necessary to repay debts in smaller banknotes than those that were once received. Then you will never have to borrow money again. Both cultures demand respect for money: you may not sloppily thrust banknotes into a purse or pocket, you may not allow paper bills to lie there crumpled and in disorder. It is also important that the money in the wallet should lie from a larger nominal value to a smaller one, with the front side facing the owner.

Special attention both in Russian and Anglo-Saxon cultures is paid to the treatment of “new” money that has just been received or earned: they should not be spent immediately, they should be left to “spend the night” indoors, after which their “departure” from home will no longer be fatal to the owners’ well-being. Many Americans keep their first earned or won dollar as a mascot. In Russian culture, such a function is performed by the so-called “irredeemable” rouble, often silver, which is given to a novice entrepreneur for good luck in business. This belief is based on the widespread theory that the similar attracts the similar. In the financial context, in the Russian linguoconceptosphere, this maxim is formulated “*деньги к деньгам*” (money to money), and the English linguo-cultural statement sounds, “money draws money”. Russian beggars and street musicians act in a similar way putting in advance a hundred-rouble banknote or at least some small change into a hat, mug, box or violin case, where passers-by are expected to throw money for them. Among Russian private entrepreneurs engaged in trade, there is a rule to fan or wipe all the goods with the first money received from the sale on that day.

In addition, Russians consider an amulet that attracts wealth to be a coin with the value of five (five kopecks or five roubles), which is wrapped in a piece of paper so as not to confuse it with another, or put in a separate pocket of a purse. Initially in America, and now in many European cultures, success in money matters is associated with the possession of a 2-dollar bill. Such semantics stems from the rarity of this banknote: it is practically out of circulation. In Canada, the role of a monetary amulet is played by the so-called “dollar of the devil” (a banknote with a blurred devil’s silhouette found in the coiffure of Queen of the young British Queen Elizabeth II). The correlation of the world evil image with financial well-being is not

paradoxical, as the historical, religious and cultural connotations of money and wealth are associated with diabolical power and many sins from avarice and pride to betrayal and murder. In some sense, such an amulet is an attempt to deceive the devil or, conversely, appease him.

Among the harmless monetary talismans, there are three coins connected through holes in them with a red silk ribbon, which have been worn by the Chinese since ancient times, and today this money talisman has gained popularity in many European countries including Russia. A similar sacred function of multiplying money is credited to a bent in half or punched coin. This idea arose from the ancient belief that holed shells or stones, which in those times were used instead of money, were worn by the ocean gods as jewelry.

Since old times in different cultures, the number has been of particular importance as a bearer of certain symbolic meanings. Some digital combinations, for example, three sevens, are considered lucky by many people. Today, you can find many blogs on the internet explaining that banknotes, the number of which contains several 7, 8 or 9 digits in a row, bring good profits, especially if you pronounce a special spell over them, for example, such as “*Как Вселенная бесконечна, так восьмерки станут вечно мне в делах помогать, деньги ко мне привлекать. Земное с небесным уравняют, путь к богатству откроют и неустанно охраняют. Аминь!*” (“As the universe is infinite, so the eights will forever help me in my business to attract money to me. They will equalize the earthly and the heavenly, open me the path to wealth and guard tirelessly. Amen!”)¹. There is even a “magic” arithmetic about the serial numbers of banknotes. In social networks, people seriously claim that a banknote will bring good luck to the owner, if its number includes the digits, which make up his or her day, month and year of birth. To determine a personal lucky banknote, it is also proposed to correlate the letters of the first name with their ordinal numbers in the alphabet, then to add up those numbers to one digit, and then do the same with the patronymic and family names — banknotes with these numbers will serve as an amulet. In addition, it is recommended to find and store a banknote in which the letters of the series match the initials of the first and last name or make up an encrypted “happy” word (for example, “БГ” means “Богач” (the Rich)².

Money proxemics: indoors

Some superstitions are associated with the location of banknotes and coins in their owner’s physical space — a pocket, a purse, an apartment. In Chinese culture, it is important to keep the wallet at the waist level or higher, it is unacceptable to leave the wallet on the floor: according to Feng Shui, this will lead to the loss of money and wealth. Due to the popularity of Eastern teachings in the West, this attitude has fit into the modern everyday culture in many European countries, including Russia; in American culture it is fixed in a rhymed line: ‘a purse on the floor is money out the door’.

In many cultures, the power of attracting money to the house is attributed to the so-called “money tree” (a water pakhira in England and “tolstyanka” in Russia), whose leaves slightly resemble coins. These plants are often placed in the interiors to attract income to the home. And until now, in some apartments in Russia, one can see a horseshoe, more often a souvenir one, hanging over the front door or in the kitchen, with the ends up, so that money would invisibly “accumulate” in the horseshoe as in a bag.

In eastern cultures, according to Feng Shui, a powerful symbol of wealth is a frog,

¹ Шумова С. Счастливые номера банкнот // Ты сам себе маг. 13.03.2021. URL: https://dzen.ru/a/YEzhiq9Bo2ZBW_vu (дата обращения: 06.06.2024).

² Номер удачи на денежных купюрах // Дерево желаний. 14.07.2018. URL: https://vk.com/wall-57067774_588303 (дата обращения: 06.06.2024).

so people fold origami paper bills in the form of frogs and put them around the house or the apartment and into the wallets. In recent decades, with the spreading of Feng Shui practices all around the world, figurines of frogs sitting on “gold” coins have appeared in some Russian offices and apartments. In addition, people following Feng Shui rules keep the toilet lid in the bathroom completely closed, so that wealth would not “drain” into the sewer. In Russian culture, a similar belief applies to a broken running water tap: money is thought to flow away from the home with dripping water.

Money proxemics: outdoors

Money omens relate not only to the interior spaces; some money beliefs regulate people’s behavior in the external environment. For instance, even today, while constructing a private house, it is quite customary in Russia to put a coin under the basement corner for future financial well-being.

A special theme is a coin found in the street: according to various popular beliefs, it can bring both good luck and trouble. The English rhyme reads, “Find a penny, pick it up and all day long you’ll have good luck!” However, it is not that simple. Both in England and in Russia one may only take the coin lying with the “heads” (or emblem) side up. A coin with the obverse side down is believed to bring bad luck, so it is advisable to leave it on the ground. And it is better not to touch money found at night to avoid misfortune. In Japanese culture a coin found in the street, especially near a crossroad, will never be picked up as it is thought to cause trouble. In turn, the Russians will not collect the small change found under the threshold; such coins indicate that somebody wants to magically harm the owner of the house or the apartment. These coins must be thrown away, but they must not be collected with bare hands.

However, sometimes, as prescribed by beliefs in many cultures, people should throw away their own coin. For example, to make a wish come true, it is enough to throw a coin into the water. Historians associate this ancient custom with the ideas of holy sources and a peculiar payment for a miracle, with the “pagan imprint of sacrifice” stubbornly kept in the collective unconscious [18, p. 313]. Over time, this tradition transformed into the idea of a wishing well, and in modern urban culture, any fountain is suitable for this ritual. Today, other “sacred” places also used for this purpose, for example, a circle at the Zero Kilometer next to Red Square in Moscow. In addition, many Russians follow a tradition to throw a coin into the sea in order to return to that shore someday.

Some money beliefs are also associated with natural phenomena. Quite amazingly, in England, Russia and Turkey, when a bird flying over someone “marks” him or her, this unpleasant incident is considered a sign of impending monetary profit. The spider is a harbinger of financial success in many cultures, too.

In Britain, when seeing a shooting star in order to receive a lot of money one should pronounce the word “money” three times or as many times as he or she can before the star goes out; and the more times that word is uttered, the more money comes into their life. In Russian culture, a shooting star fulfills any wish made, which is not necessarily related to financial well-being.

Money beliefs and socio-cultural anthropology

Itchy palms in both English and Russian beliefs are associated with money and depending on which hand itches portend that a person will soon receive money or give it away. It is noteworthy that even in the same culture there are discrepancies in which hand corresponds to the arrival of money and to the parting with it. However, the left hand is more often considered the lucky hand. At the same time, regardless of which palm is considered lucky for money, if it itches, you should not scratch it, otherwise the money will not come, but the itchy unlucky

palm, on the contrary, must be strongly rubbed against a piece of wood to protect the savings. To prevent money from going to others, Russian people try not to pass money from hand to hand, even to a salesperson or cashier in the store, but put it on the table or on the counter.

According to Russian superstition, if you whistle indoors, there will be no money in the home. The British explain this Russian custom in an interesting way: "Obviously, this is due to the Russian idea that one should look pessimistically at future financial success. Whistling, from their point of view, is a sign of a carefree life, but money does not like a frivolous attitude" [24].

Body care practices are also regulated in a certain way by special beliefs to preserve financial well-being. In order not to lose your wealth, you need to cut your nails on Fridays (on your fingers during the daytime, and on your toes in the evening). Among the author's acquaintances there are many of those who follow this rule. Shaving is also prescribed on Friday. At the same time, many Russian people believe that those with hairy arms and hairy chests are marked by the fate as lucky, since these are signs of wealth.

In spite of the saying "*Деньги любят счет*" (money loves counting), Russian people avoid counting money aimlessly and calculating profits that have not yet been received for fear to lose them. Similarly, Russian belief forbids showing the contents of the wallet to anyone and boasting with their incomes. In European cultures, the topic of personal income is generally a kind of taboo in conversations.

In European cultures, shoes and stockings are traditionally considered as sacred objects for money rituals — thus, a coin used to be placed in a shoe or stocking as a gift to children at Christmas. In England, the coin must be in the bride's left shoe during the wedding so that she would never be left without money in her new life. This tradition, which has its roots in the late Middle Ages, is enshrined in the poetic description of the bride's outfit: "Something old, something new, something borrowed, something blue, and a silver sixpence in her shoe". Nowadays, British wedding salons offer brides shoes with a sixpence or a silver coin already embedded in them [25]. In Russia, a coin in the shoe serves as a talisman not for brides but for students who put a 5-kopeck-coin under the heel to get an excellent mark at the exam.

If a purse is presented as a gift, in order to attract financial luck both in Russia and in European countries, a coin or a small banknote will be put there. For the same reason, a Russian woman always leaves a coin in her handbags that are not in use at the moment. In England, after buying new clothes, a coin is to be put into the right side pocket for good luck.

Sociological survey: results and discussion

The survey was conducted at the Kosygin State University of Russia by means of an online questionnaire among students and postgraduates studying economics, advertising, television, sociology, journalism and technologies of light and chemical industry. 64 respondents participated in the survey — 50 female and 14 male (aged 17 to 35 years including 54 aged 17 to 21 and 10 aged 22 to 35). The sociological sampling is random and represents the age and gender characteristics of the Kosygin State University students and postgraduates of the professional fields mentioned above. However, the data received cannot be applied to analyze ethnic differences, which may be essential due to the multicultural nature of the Russian Federation. Thus, the results show some kind of generalized picture relevant to Russian young generations of the capital-city residents.

The questionnaire included the following questions: 1) Do you, your relatives and friends believe in money omens?; 2) What money omens do you know?; 3) If you believe in money omens — which ones exactly?; 4) Do you know any special money beliefs that exist in other cultures?

Among the respondents, 6% certainly believe in money omens, and 27% believe in some money signs. 5% of the respondents have all relatives and friends who believe in money signs, 38% have some of their friends, 58% have some relatives. 22% of the respondents stated that neither they nor their friends or relatives believe in money signs. It is noteworthy that the figures are almost the same in both age subgroups.

The most common omens which the respondents believe in are the following: you must not whistle indoors (16%); palms itch for money (left — to give away, right — to get) (12%); a bird has pooped on you — it is for money (12%).

In addition, some of the interviewed believe that: money should be given in the morning (6%); it is necessary to show money to the new moon (6%); a red wallet attracts money (5%); you must not put a bag on the floor (5%); you must not pass money from hand to hand (5%); you must not pass money through the threshold (5%); if you are confused with someone else or not recognized, then you will be rich (5%); step on poops is for money (5%); if a spider crawls over you, it is for money (5%).

Besides, the respondents named such folk rules about money as: it is better to spend crazy money on entertainment (1%); you must not sit on the table (1%); you must not collect crumbs from the table (1%); when the train goes, you should show it money (1%); you must not throw garbage out of home at night (1%); you must not tell your friends how much money you have (1%).

The respondents also mention “trade” omens: if some item falls off the shelf, it means it will be sold soon; for a good sale, the first cash for the day must be put on other goods; banknotes must be folded with the same side.

Only 8 respondents gave responses to the question about special money beliefs in other cultures. They listed: Chinese money talismans — a figure of a toad sitting on coins and a money tree; a Japanese mascot in the form of a cat waving a paw; a British pudding with a penny for the New Year celebrations; a dollar bill folded in a triangle (for Americans); a ban on asking others about their salaries (for Europeans).

It is noteworthy that along with the omens, two Russian proverbs were mentioned: “a kopeck saves a rouble” and “do not have a hundred roubles, but have a hundred friends.” This indicates that in the cultural unconsciousness of the younger generation, folklore layers of culture are present in the form of an amorphous alloy of heterogeneous elements united by some sort of a unified “hashtag” — folk culture.

Thus, a third of the respondents partially or completely believes in money omens, while the percentage of respondents whose relatives believe in omens is more than half. This seems to be explained by the fact that students’ relatives are mostly people of the older generation, who are more prone to superstition. As for awareness of money beliefs in other cultures, it is not too high — only 12% of respondents were able to give an example of money beliefs from other cultures, and most of the omens and cultural practices relate to eastern cultures.

Conclusion

The study shows that many ancient beliefs related to money are still present in the semiosphere of modern Russian culture. Some of them have undergone certain alterations, but mostly the traditional rituals, though being desacralized, remain unchanged.

It should be noted that each culture has its own beliefs associated with money and certain behavioral reactions that they regulate. On the other hand, while some of the beliefs are typical only for particular cultures (European or Asian), a number of omens appear to be the same in cultures with different types of national mentality and completely dissimilar linguistic and sociocultural world-images.

The research reveals that in modern culture money beliefs are not only an important component of the world's intangible heritage but also continue to define a number of relevant everyday sociocultural practices related to monetary relations.

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