

Does Money Bring Happiness?

Comparing Brazil and the United States

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Abstract: This article compares attitudes towards the relation between money and happiness in Brazil with those existing in the United States. Money is examined through language expressions, proverbs, popular music, and scholarly and non-scholarly articles. It is analyzed in relation to blood, sperm, slavery, free labor, saving, Catholicism, and Protestantism. Whereas in America money is outspoken, in Brazil there is frequently a diffident attitude towards it. While in Brazilian society, money is seen as polluting and leading to unhappiness, in North American society it is seen as something cleaner and as part of self-realization.

Money is the message

Money is a means of exchange not only of economic values but also of social values. Through money cultures communicate beliefs, mainstream ideas, and feelings about what is proper and improper. It is therefore important to compare different societies as regards money. The United States and Brazil are two interesting examples in the sense that their rhetoric about money differs.

Whereas in America money is outspoken (Oliven, "Looking"), in Brazil there is frequently a diffident attitude towards it. There are several expressions in the United States directly related to money. "To add my two cents to the discussion" means you want to voice your opinion as regards a subject that is being debated. "They don't buy it" means they don't agree or accept the idea.

"I would put my money on this" means that this is what is going to happen in the future as regards a certain trend. "For one's money" means "according to one's preference or opinion" (*New Lexicon* 1458). And "a penny for your thoughts" implies that theoretically everything is for sale including your most intimate feelings. In Brazil you buy a discussion (*comprar uma discussão*) and you buy a fight (*comprar uma briga*), both having a conflictive meaning.

In Brazil money is frequently shameful to discuss. The polite way to ask for money there is: "Can you lend me some?" (*Você pode me emprestar algum?*). In the States money is more easily seen as an integral part of the person. Thus the saying "Not a penny to my name." In America, when referring to the amount of wealth a person owns, newspapers frequently use the expression "Mr. X is worth so many million dollars." In Brazil one would not want to believe that a person could be defined by the money attached to him or her in spite of or because of the fact that social inequality is greater there.

In English you pay attention, you pay a visit, you pay a compliment, you pay your respects, you pay your way, and you pay lip service. In Brazil you pay for your sins (*pagar seus pecados*) and you pay promises (*pagar promessas*). Whereas in the United States you will ask a person if you can buy him or her a drink, in Brazil you would ask if you can get or offer someone a drink. In Brazil, asking if you can buy someone a drink would implicitly mean that you are trying to buy the person.

In Brazil, money is regarded as more polluting than in the States. Actually, in Brazil, when a person is totally out of money he or she is "clean" (*limpo*), and when a gang robs a bank they "clean" it. But when a person is very wealthy, he or she is "rotten rich" (*podre de rico*), the equivalent of the American "stinking rich." In Brazilian slang the word *poupança* (savings) is used to refer to the buttocks. And when you are totally out of money you can say: "I haven't got a whorish penny" (*Estou sem um puto tostão*).

In America, however, it is poverty that is filthier. In this respect one can be "dirt poor." There are other expressions relating poverty to dirt in English: something can be "dirt cheap" (again the dirt is in the lack, not in the abundance of money). On the other hand, *pay dirt*, according to the dictionary, is "earth containing enough ore to be profitably worked by a miner" or "something which turns out to be a valuable source of information" (*New Lexicon* 738). Notice how money (gold) breeds from dirt. Referring to American society, Knight argues that "Today poverty is recognized as an evil and money as the potential means of much good—of enjoying the arts, education, travel, medical care, philanthropy, as well as the material necessities and comforts of life" (11).

Some American proverbs attest to the idea that money in America is seen as less dirty than, for example, in Brazil: "All money is clean, even if it's dirty," "Money doesn't get dirty" (Mieder, *Dictionary* 415), and "Money doesn't smell." Some proverbs compare money to feces but the classical Freudian equation between these terms (see Freud and Ferenczi) is weak. Thus, the parody "Money talks, bullshit walks," makes money the strong element and feces the weak one. The payment day is "when the eagle shits." Although here there is an association between money and feces, the animal that provides people with money is not the filthy pig but the eagle, the symbol of the United States. And there is an instance of a direct equation of money to feces: "Money is like manure: it's only good when spread around" (Mieder, *Dictionary* 416). But the element that is stressed is the fertilizing aspect of feces. Since in the earth feces are not "matter out of place," to quote Douglas's (1966) expression, in this particular circumstance money and manure can not be considered dirty.

Actually, there is a strong incidence of American proverbs that lend a positive connotation to money. To give some examples: "Money talks"; "Money makes the mare go"; "Make money honestly if you can, but make money"; "Money is power"; "Money is the sinew of trade"; "Money must be made, or we should soon have the wolf at the door"; "Nothing but money is sweeter than honey"; "Nothing makes money faster than money." There seem to be fewer negative proverbs about money. Among them are: "Money can't buy happiness," and "Money isn't everything." But even the biblical proverb "Money is the root of all evil" is frequently transformed into a parody that negates its statement: "Money is the root of all wealth"; "Money is the root of the Bank of America"; "Money is the root of all evil and man needs roots"; "Money is the root of all evil but it does seem to grow some mighty fine plants"; "Money is the root of all evil but it's still number one as the root of all idylls"; "Money is the root of all evil but has anyone ever discovered a better route?"; "Money is the root of all evil and also of a good many family trees." In the same way, "Money can't buy happiness" is transformed into "Happiness can't buy money." And "Money isn't everything" becomes "Money isn't everything, only half." "Virtue is its own reward" becomes "Money is its own reward" (Mieder *Proverbs*).

Franklin, Emerson, and triumphant capitalism

Benjamin Franklin (1706–1790), frequently hailed as "the first civilized American" and "the apostle of modern times" and who, among other things, was a

successful inventor and businessman, became famous also for his “proverbs.” He published an almanac from 1733 to 1758 that sold about 10,000 copies each year and which “next to the Bible [...] might well have been the most frequent reading material in the colonies” (Mieder, *Proverbs* 129). Although most of the proverbs in his *Poor Richard’s Almanack* were not invented by him, as he himself made clear, they were associated with his person. “The Way to Wealth,” a short article Franklin published in 1758, is an example of Puritan ethics rendered through 105 proverbs and has become a classic. In it Franklin goes on mentioning proverbs such as “God helps them that help themselves”; “It is foolish to lay out money in a purchase of repentance”; “It is hard for an empty bag to stand upright”; “At the working man’s house hunger looks in, but dares not enter.” In *Advice to a Young Tradesman*, written in 1748, he says: “Remember, that *time* is money [...]. Remember, that *credit* is money [...]. Remember, that money is of the prolific, generating nature. Money can beget money, and its offspring can beget more, and so on [...]. Remember this saying, *The good paymaster is lord of another man’s purse*” (qtd. in Weber 48–49). Franklin represents the idea of the self-made man, the colonist who does not wait for others to do things for him.

Ralph Waldo Emerson, who lived a century later (1803–1882), is frequently considered “the last puritan” (Porte; Santayana). He can be seen as a champion of the virtues of capitalism, stressing the ideas of thriftiness, of free enterprise, etc. In his essay “Wealth,” published in *The Conduct of Life*, he makes an apology for money when he says: “The world is his, who has money to go over it” (Emerson 994). It is interesting that he relates wealth to nature. He argues that “Wealth is in applications of mind to nature; and the art of getting rich consists not in industry, much less in saving, but in a better order, in timeliness, in being at the right spot” (989). He also stressed that “Men of sense esteem wealth to be the assimilation of nature to themselves, the converting of the sap and juices of the planet to their incarnation and nutriment of their design” (993). Emerson goes on in his analogy and argues that:

It is a doctrine of philosophy, that man is a being of degrees; that there is nothing in the world, which is not repeated in his body; his body being a sort of miniature or summary of the world: then that there is nothing in his body, which is not repeated as in a celestial sphere in his mind: then, there is nothing in his brain, which not repeated in a higher sphere, in his moral system. Now these things are so in Nature. All things ascend, and the royal rule of economy is, that it should

ascend also, or, whatever we do must always have a higher aim. Thus it is a maxim, that *money is another kind of blood. Pecunia alter sanguis*: or, the estate of man is only a larger kind of body, and admits of regimen analogous to his bodily circulations. (1010; emphasis added)

Speaking about fluids, one could also speculate about the relation of money to sperm. In this perspective, money could be seen as something essentially masculine that has to be invested, preferably in different places in a similar way to the reproductive strategy used by some male animals. Actually, *Time Magazine* featured an article about human sexual behavior that had on its first page a drawing of a plowed field in which men are simultaneously sowing spermatozoids and one dollar bills (Wright 44–45). It is significant that there is something called *seed money*, which is money donated to be used as capital that will bear fruit, that is, will create more money.

Blood and sperm are of course kept in *blood banks* and *sperm banks*. And a euphemistic way of saying you are going to urinate is to say you are going “to spend a penny.” Bodily fluids end up being tied to a debt and credit system.

In a sense, American money is related to God. Indeed, on all American coins and bills it is written, “In God we trust,” in a clear association between the Almighty and money. Former Brazilian President Sarney (1985–1990) decided to have a similar saying on Brazilian bills so that now all of them say “God be blessed” (*Deus seja louvado*). Considering Brazil’s staggering inflation rate, which followed the new currency he created, making money worthless shortly after it was issued, some Brazilians joked, saying that the sentence should be reversed to “God help us!” (*Deus nos acuda!*). But the fact that money bears the name of God in the States does not transform it into a sacred object. In fact, you can see in several tourist spots machines that press coins until they become unrecognizable and print another saying on them. In Brazil, bills and coins belong to the government and people who have them are only their bearers. To willfully destroy money is a legal offense in Brazil, money having a status similar to the national flag. When you want to say someone is nuts in Brazil you would say he or she is burning money. In America, there is something called *mad money*. According to the dictionary it is the “carfare carried by a girl on a date to provide a means of escaping her escort in the event of unwanted familiarities; *broadly*: a small sum carried by a woman for emergency use” (*New Lexicon* 1357). The term is also used for money you spend freely without any financial worry. It is interesting to note

that the definitions given by the dictionary associate the mad use of money with women. The expression “almighty dollar” might sound blasphemous and contradictory to the sentence that appears on American money. It suggests, however, that the power entailed in money is a kind of *manna* because of its qualities of power. Money talks!

Things are different in the United States South

Franklin and Emerson were both born in Boston. Their attitudes towards money represent a more capitalist and northern view of a society that was based on free labor and the idea of the self-made man, giving equal possibilities to everybody. Analyzing southern folkways prior to the Civil War regarding money, Ogburn, in an article originally published in 1943, shows that things were different in the Old South, which did not have a very developed money economy because farmers were mainly self-sufficient. According to him, although the South changed after the Civil War and money became much more widely used, “some ideas, characteristic of the days of self-sufficing plantation economy, have persisted into the industrial civilization of the twentieth century” (199). Examples of the survival of attitudes of a moneyless economy are the resistance to the use of money in settling personal differences, the fact that it would be rude to come quickly to business matters without any preliminaries, the fact that tipping would be less widespread as a custom than it is in northern cities, expressions such as: “this is something money cannot buy,” etc. Ogburn argues that these attitudes have a lot to do with an aristocratic society whose wealth is based on land not on money, and which looks down at merchants and businessmen. He draws a comparison with seventeenth- and eighteenth-century Europe, which was not yet a fully monetary economy: “The attitudes of the aristocrats were like the attitudes of a moneyless economy. They high-hatted tradesmen and people who worked for money” (203).

Sure, “money is making an inroad into such personal transactions, but slowly and with resentment” (Ogburn 203). Ogburn sees these attitudes as survivals that sooner or later will disappear:

[S]everal of the manners and customs of the South become clearly understood when they are seen as survivals of attitudes of a moneyless society. Money appears first in a limited sphere of transactions in a society. But gradually it penetrates into wider and wider circles of exchanges and relationships. But in doing so,

it is opposed. Many of these attitudes of the South after the Civil War are best understood as oppositions to this wider use of money. In the course of time, these survivals will disappear, and the adoption of money will be as complete in the South as elsewhere. (206)

Why should we save?

Some of the attitudes about money mentioned by Ogburn as applying to the Old South can also be noticed in Brazil. Being one of the last countries to abolish slavery (in 1888), Brazil has no tradition of valuing work, mainly manual labor. To toil in Portuguese is *mourejar*, something that according to the Portuguese should be left to the moors. A racist expression referring to hard work is *trabalho para negro* ("work for a Negro"), a direct reference to slavery. But even after the abolition of slavery and introduction of wage labor in factories, work has never been very valued, because the social order has continued to be highly exclusive. Until the thirties Brazil was an essentially rural society. When industrialization and urbanization started to become more important in the thirties there was a strong reaction against working and the growing monetization of life. At that time one could find the same "resentment against expressing values in money" about which Ogburn speaks in relation to the Old South (205). The *horror ao batente* ("hatred of manual work") developed into *malandragem* ("idleness"), which can be seen simultaneously as a survival strategy and a conception of the world through which some segments of the lower classes refused to accept the discipline and monotony associated with the wage-earning world.

Not surprisingly, an important Brazilian icon is *Macunaíma, the Hero without Character*, from the homonymous modernist novel by Mário de Andrade. Not only has he no character but he is already born lazy. Instead of being a sin, sloth becomes a genetic and cultural trait in the Brazilian imagination.

The negative side of labor is reflected in Brazilian popular music. As I have shown elsewhere ("A malandragem"), during the thirties and forties, when an urban-industrial society was in the making in Brazil, *samba* composers used to eulogize idleness. *Malandragem* developed into a way of life and a way of regarding life. Instead of developing a work ethic (in the Weberian sense), Brazilians were developing a *malandro* ethic. This was so widespread that during the 1937–45 dictatorship the State decided to intervene through its censorship department, prohibiting songs that praised *malandragem* and at the same time giving prizes to those that praised work.

The same composers who praised *malandragem* also depicted money as something ignoble and as something generally demanded by women who didn't understand that the men from whom they were asking it had something much more precious to offer them: their love (Oliven, "Money"). Of course one can see here a "sour grapes complex": knowing they would never make much money no matter how hard they tried, those men looked down at the *vil metal* ("filthy lucre"). But on the other hand, in several of the lyrics of these songs one can notice that money is a reality from which one cannot escape in a monetized society. Yet all of this is seen in a melancholic fashion. Nobody is happy to work. And money after all is very destructive: it ends love and friendship, and it invites falsehood and treason. As Noel Rosa, perhaps the greatest of all the composers of the thirties, put it in the song "Fita Amarela" ("Yellow Ribbon") in 1933: "I haven't got any heirs / and I don't own a single penny / I lived owing to everybody / But I didn't pay anybody back" (*Não tenho herdeiros / Nem possuo um só vintém / Eu vivi devendo a todos / Mas não paguei a ninguém*). Or, as another composer of the period, Wilson Batista, put it in a song called "Meu mundo é hoje, Eu sou assim" ("My World is Today, I'm like that"), composed in 1968 shortly before his death: "I feel sorry for those / Who squat until the floor / Cheating themselves / For money or positions / I have never taken part / In this huge battalion / Because I know that besides the flowers / Nothing else goes with you in the coffin" ("Tenho pena daqueles / Que se agacham até o chão / Enganando a si mesmos / Por dinheiro ou posição / Nunca tomei parte / Neste enorme batalhão / Pois sei que além das flores / Nada mais vai no caixão").

Work in and of itself has never been something to be proud of in Brazil, even if most of the population works more hours than does the North American population. If you ask a Brazilian what he is doing there is a strong likelihood he'll reply: "Nothing." Actually, "to do nothing" is a native category that perhaps makes little sense in English but which is full of meaning in Portuguese.

Of course, people in Brazil work very hard and are interested in money. Rebhun, who carried out ethnological field work in Brazil, argues that

[...] impoverished and working class Northeast Brazilians claim to believe in a sharp moral divide between *amor* (love) and what they call *interesses* or economic interests. However, in practice, the two are inextricably intertwined. Especially today, in this impoverished region characterized by a fractured, unstable, hyper inflated economy, the depth of love is increasingly measured in terms of the worth of generosity. In

addition, the weakness of cash makes the emotionally-loaded relations of family and social network increasingly important as avenues of access to goods and services. (1)

Money is also very relative: for years Brazil had a huge foreign debt and every Brazilian who was born already owed approximately a thousand dollars, if one divided the Brazilian foreign debt by the number of inhabitants. When Tancredo Neves, elected President in 1984, was asked how Brazil would pay its foreign debt he said that debts have to be paid with money, not with lives. This was a message to the moneylenders of the world: our blood is not available! Which of course did not mean our money was. According to this idea, large debts have to be administered, not paid. If you owe a bank a lot of money, it will certainly respect you. The Duke of Caxias, patron of the Brazilian army, and considered a model of rectitude (hence the half-derogatory word “caxias” for anybody excessively serious), becomes a parody. When fighting the war against Paraguay in the last century, he used to say *O dever acima de tudo* (“Duty above everything”), to which the people nowadays say *Dever* [to owe] *acima de tudo*. In contrast, an American bumper sticker says “I owe, I owe, so off to work I go.”

The main discovery of a North American Nobel laureate in economics was basically that people invest to be safe when they grow old. This of course has to do with the predictability of the American economy and long-term preparation for the future. Considering the high rates of money devaluation Brazil has experienced in the past, with inflation sometimes reaching 50 percent a month, money is always slipping out of your hands. So the best thing you can do with money in Brazil is to spend it. As Brazilians say, “money was made to be spent” (*dinheiro foi feito para gastar*). In these circumstances, the idea of investing does not make much sense. Actually, several Brazilian economic plans aimed at increasing savings had the opposite effect. Once people have a little bit more money they immediately spend it, buying commodities because they suspect that with inflation the value of their savings will sooner or later be eroded. And then there is always the possibility of the government freezing all savings (as it did for eighteen months in March 1990), or simply not paying back compulsory loans built into the price of cars or of fuel.

Catholics versus Protestants

Saving and investing leads us to the question of a “Catholic” versus a “Protestant” view of money. In his letter to Timothy, the apostle Paul says that “The

love of money is the root of all evil" (1 Timothy 6.10). We know that usury was condemned by Thomas Aquinas and could only be practiced in the Middle Ages by non-Christians, that is, Jews (Le Goff). But with Protestantism, more specifically with Calvinism, came the conception that success (measured by profit) was the indication that the chosen vocation pleased God. Dislike of work was seen as a sign of failure displeasing to God. As Weber has shown in *The Protestant Ethic and the Spirit of Capitalism*, Calvinism allowed and in a sense consecrated the drive to become rich, thus reconciling wealth with a good conscience.

It is of course difficult to make generalizations about Catholic versus Protestant views of money. Schama shows that in Holland in the Golden Age "riches seemed to provoke their own discomfort, and affluence cohabited with anxiety." For him:

The official creeds of both Calvinism and humanism, then, were agreed that lucre was indeed filthy, and that devotion to its cult constituted a kind of polluting idolatry. In its extreme forms of avarice and cupidity it could unhinge the conscience and reason and turn the free souls into fawning slaves. This strong sense of the reprehensible nature of money-making persisted, even, while the Dutch amassed their individual and collective fortunes. The odd consequence of this disparity between principles and practice was to foster expenditure rather than capital accumulation, as a way to exonerate oneself from the suspicion of avarice. Admittedly, the forms of such expenditure had to be collectively sanctioned and regarded as morally unblemished by clergy and laity alike. (334)

Catholicism is frequently seen as an important influence on Brazilian culture. Moog has even tried to discuss the Weberian thesis in a comparison between Brazil and the United States. Whereas Brazilian culture would be characterized by the "dislike of useful work and all that is connected to it: initiative, organization, cooperation, and the technical and scientific spirit," in North American culture, "the sanctity of debt and the dignity of labor are notions that neither the Puritan, nor the Yankee or the crypto-Yankee are disposed to let perish" (Moog 210, 154).

As a matter of fact, Brazilian authors who wrote in the thirties frequently argued that Brazil was not a capitalist society. Thus Holanda, who coined the term "cordiality" to explain Brazilian society, maintained that it was characterized by social relations that were personalized, affective, particularistic, and clientelistic. In a similar perspective, although from a different political

standpoint, Vianna maintained that in Brazil there prevailed what he called a pre-capitalist mentality or spirit, in spite of the fact that materially the country was capitalist (see Vianna; and Gomes “Dialéctica” and “Ética”).

Dumont establishes a contrast between what he calls hierarchical societies and egalitarian societies. The first are based on the concept of person, whereas the second are based on the concept of a free individual. India would be the classical example of a hierarchical society whereas America would be the most developed example of an egalitarian one. Drawing on Dumont’s model, DaMatta argues that today Brazil is somehow in between hierarchical and egalitarian societies. Whereas the United States tends to be a society very much based on the egalitarian individualistic model, Brazil is closer to the hierarchical and personal model. We would have a dilemma between the adherence to an impersonal individualistic model that exists formally in Brazilian laws, and the day-to-day tendency to constantly revert to personal relations. Hence the greater aversion to deal directly with money and the more face-to-face relations involved in transactions.

DaMatta also goes into the Catholicism versus Protestantism question. Commenting on the expression “*dinheiro não traz felicidade*” (“money does not bring happiness”), he argues that it “adds to the underlying cultural equation that tells how work corresponds to punishment and how the accumulation of wealth equals something dirty or illicit” (*Carnivals* 181). Analyzing the cultural matrix of Brazilian inflation, he argues:

[O]f course we want to have money, but we can compensate for its absence through the presence filled with the value of friends, of health, of “education” and, above all, of “happiness.” This incapacity to regard money—and above all the possession of money—as a positive activity, as a hegemonic measure of competence and success, as the aim of all things, creates areas of tolerance and of social compensation that seem important in the Brazilian case. (*Conta* 172)

The future is not ours to say

Brazil is a society of immense social and economic inequalities and, according to data from the World Bank, has one of the worst income distributions of the world, the minimum monthly wage being approximately one hundred and fifty dollars. It is a society that has experienced a “conservative modernization,” in which the traditional has been combined with the modern and change articulated with continuity (Oliven, “Anthropology”). Since Brazil is

an urban society, its population has to deal constantly with money. Although access to money (and goods and services) varies enormously according to social class, money is a reality that cannot be avoided, in spite of what the *samba* composers at the beginning of the last century wished. But although the monetization of life has increased, there is a lot of resistance to accepting money as a central value. This can be seen either as the “sour grapes complex” that I mentioned when referring to popular music or as a domination model based on a cultural tradition that tries to give a negative connotation to material things. This is part of an ongoing debate in Brazil about the question of our national identity. All sorts of intellectuals have at some point joined this debate, which is constantly brought up and deals with the question of defining our main traits (Oliven, “State”).

Some recent events point in the direction of a growing monetization of life in Brazil. The number of credit cards has increased in an impressive way. In 2005 there were 61 million credit cards and 158 million debit cards (Matos B1). There is an estimate that by the end of 2006 there will be 77 million credit cards (*Folha* B8).

Until the end of the eighties, Brazilian credit cards could only be used inside the country. This was a way of controlling foreign currency expenditures. When finally the government allowed credit cards to be used abroad, several banks started operating with international companies like Visa, MasterCard, American Express, etc. In 1995, the government-controlled *Banco do Brasil*, Brazil's largest bank, had an advertisement about their Visa card, which is called *Ourocard*. It said: “Visa Ourocard, your international identity.” There is a double message here. The advertisement points to the fact that if you are rich and can afford to travel abroad and show your Visa Ourocard you will have established your identity as a respectable consumer. On the other hand, it hints that being national is no longer a question for Brazilians; what is important in a globalized world is to be international, and the credit card does it for you.

The United States is frequently depicted as a country where monetization—the increase in the proportion of all goods and services bought and sold by means of money—has taken place fully. In reality, this process is much more complex, as Zelizer shows when she argues that there are different sorts of monies in America: gift certificates, Christmas savings accounts, food stamps, etc. But America is probably the place where commoditization is a process that has extended to all spheres of life. In this sense it vindicates Marx's

idea of *Vergeldlichung* (monetization) of society. It has become a central value about which no bones are made. But, as I have tried to show, in countries with different cultural traditions like Brazil, although capitalism is holding sway, money is not (yet?) the driving force that shapes behavior and sentiment. One can only speculate if monetization is a trend that sooner or later is going to take place in countries that are going through economic growth like Brazil or if their cultural specificities will work as counter-balancing checks.

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