
Wealth Metaphors in Morgan Housel's *The Psychology of Money* Introduction Section

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Abstract

This study aims to identify wealth metaphors in Morgan Housel's *The Psychology of Money* introduction section. Conceptual metaphor is a concept of abstract entity drawn in that of concrete concept to provide better understanding (Lakoff & Johnson, 1980). Moreover, metaphors are used widely in human's everyday life, for instances in movies, literary works, and even small talks. The data were collected utilizing corpus-based method with the help of tools including WordNet, TRIPS Word Lookup, and AntConc. To analyze the data, relevance theory by Carston was used in determining metaphorical expression (Carston, 2011) from wealth-related utterances. Additionally, the source domains and the mappings were executed by looking into the co-text of each metaphorical expression. Finally, the wealth metaphors were concluded according to the mappings. The study result shows thirty-six metaphorical expressions found in the introduction section of *The Psychology of Money*, which were subsequently categorized into smaller groups constructing five wealth metaphors. The source domains are laboratory, school, competition, euphoria, nature, with wealth as the target domain. To end with, it is recommended for further researchers to dig deeper on conceptual metaphors of crucial aspects in human life through a complete work beyond book's introduction.

Keywords: Conceptual metaphor, corpus, relevance theory, *The Psychology of Money*, wealth

1. INTRODUCTION

Lakoff made a big surprise with his essay "Metaphor and War" which was delivered through internet and printed in *Peace Research*, during Gulf War. That essay revealed the U.S. government strategy in persuading people and making foreign policy through conceptual metaphors. Some strong statements were written in the essay, such as "Metaphors can kill." (Lakoff, 1991). The mind-blowing remark he said was that we cannot forever understand reality based on its literal words; we needed to start thinking beyond literal. As soon as it was published, a question might appear, "What is metaphor, and how is it so important in our life?"

Metaphor has been widely understood in a traditional concept which puts it as a property of word with aesthetic and rhetoric function by comparing two entities consciously (Kovecses, 2002). Even the literary work experts view metaphor as a means of poetic imagination (Arimi, 2015). Nonetheless,

metaphor is basically conceptual rather than linguistic (Lakoff, 1993). Those all fit with the renewed perspective of metaphor; a property of concepts providing simpler understanding beyond the entities' similarities, and is used widely and unconsciously (Lakoff & Johnson, 1980). It is clear; metaphor is a language phenomenon in everyday life and has strong relationship with cognition.

The existence of metaphors can be seen in many realizations. Visually, metaphors can be shown in movies and acting. It can also be depicted through other artworks such as drawings, cartoons, sculptures, and building. On the business world, advertisements often utilize conceptual metaphors as their selling power (Kovecses, 2002). Moreover, some occurrences beyond reality are somehow represented by metaphors: myth, dream interpretation, and history elaboration. Metaphor reaches the structured institution as they appear in social practices, social institution, and political policy. Thus, nearly none is free from conceptual metaphors.

There is a book that became popular in 2020 as it has changed the way people think about wealth. It was reviewed by more than five thousand readers and got a big hype. It is interesting to investigate the concept of wealth proposed by the book's writer. This research is an attempt to identify the wealth metaphor in the introduction section of *The Psychology of Money* (Housel, 2020). To identify it, this research focuses on these questions: (1) What are the metaphorical expressions presented in the introduction section of Morgan Housel's *The Psychology of Money*? and (2) What metaphors of wealth are found in the introduction section of Morgan Housel's *The Psychology of Money*?

Theoretically, this study is expected to provide sufficient support on Lakoff and Johnson's Conceptual Metaphor Theory with the application of corpus method and relevance theory in identifying it. In further development, this study can be an additional source for upcoming researchers who concern on metaphor identification. By this means, it is anticipated that the method used in this study will give evidence on whether it works satisfactorily. Otherwise, it will possibly bring about presupposition to other researchers on metaphor identification method and motivate the design or assessment of renewed method in the future.

In practical field, the writer looks forward to this study's contribution in encouraging people that conceptual metaphor, aside from its popularity among the linguists, presents insight on speaker or writer's underlying thought poured in a work or discourse. Moreover, by having such awareness, people who read, listen, and watch something uttered in expressions are supposed to be able to extract the concept of something, so that digesting information in that way can lead to a better and way simpler understanding. In a more extended effect, the power of metaphor in influencing mind, attitude and behavior is expectably achieved positively.

Conceptual metaphor refers to innate regularity of human thought which provides better understanding of certain concepts. It is applied in many aspects, including politics, law, cognitive linguistics, and philosophy (Lakoff & Johnson, 1980). There are three types of conceptual metaphors: structural, ontological, and orientational. Conceptual metaphors consist of two domains, namely source domain and target domain. Source domain is the concrete concept explaining the abstract concept, i.e., the target domain – what to be understood (Kovecses, 2002). Those domains are connected through correspondence or mappings.

There was modern definition of wealth derived from quantitative analysis on thousand individuals' attitudes with more than US\$10 million personal wealth, and from the interviews with 16 millionaires and billionaires from Asia, Europe, and Americas (Cormack, 2014). The findings showed the ideas to treat wealth properly to enlarge its benefit for surroundings. They maintain good transition as it is quite complex, spend time on good deeds, and realize their limits despite the big roles they hold. They also know when to step aside and lead from the back. All in all, wealth is not merely about money and property.

Metaphorical meaning and literal meaning are two entities to distinguished when conceptual metaphor is studied. Generally, literal language and metaphorical language differ in their conventionality. In literal language, the classification is based on the conventionalized criteria, while metaphorical language relies on mostly similarities (Goatly, 1997). When a Viking ship was meant to refer to ship, the conventional criteria was utilized. Conversely, it used unconventional criteria if one call ship as the horse of the sea. The speaker connects the resemblance between horses and ships, which disregarded the literal aspect.

The basis of relevance theory lies in the common supposition that human cognition brings about the greatly raising of relevance (Carston & Powell, 2009). According to Sperber and Wilson, relevance is the prospective input property to cognition (Wilson & Sperber, 1995). In this case, the main procedure is to select the relevant inputs and process them appropriately. The identification starts with testing interpretive hypotheses including disambiguation, reference resolutions, implicatures, even explicatures. When the expected relevance is satisfied, it is finished.

Corpus-based method is meaningful in study that needs the specified searching for text (Jurafsky & Martin, 2020). Corpus is the collected text or speech that is readable by computer. Corpus-based approach is also utilized to disambiguate words. It disambiguates word by picking out information from training on either disambiguated or raw corpus (Liu et al., 2007). Thus, corpus-based techniques involve searching the data and disambiguating the words, which is correlated with relevance theory.

In corpus linguistics research, AntConc is generally used as the initial tool. This platform accomplishes data-driven learning and corpus linguistics research (Anthony, 2014). It has seven tools: concordance to show the way words and phrases are generally used in text corpus, concordance plot to unravel the position of word in the text, file view to show individual file's raw text, clusters to identify the co-text of each word, N-Grams to scan the word clusters, collocates to show the relatedness between a word and the collocate, word list to present the words total number within corpus, and keyword list to calculate keyword level of the corpus.

Words are ambiguous; different things can be represented by the same word (Jurafsky & Martin, 2020). This comes up with the issue of word senses. The meaning of certain word has aspects which are discretely represented in a word sense. A word 'bank' can be used either to represent the 'bank to save money' or 'the bank of river'. This can be identified with WordNet – a lexical system representing humans' lexical memories organizing mechanism (Miller et al., 1993). It stores the thesaurus of abundant words in many language versions. WordNet provides information for synonymy, antonymy, taxonomic, meronymy, structured polysemy, and etc.

Other notions such as synset and ancestor are also the entities to be investigated in corpus-based research. For synonym set, synset is a set of near-synonym in a sense (Jurafsky & Martin, 2020). Synset represents a type concept and provides lists of word senses and can be identified using WordNet and TRIPS Word Lookup. Basically, TRIPS has lexicon entries, including ontology type and grammatical constructions (Allen et al., 2015). Moreover, the word ancestors show where it is inherited from. While WordNet provides extensive coverage, hypernym hierarchy, along with sentence and templates example, TRIPS presents linking templates, semantic roles, and selectional preferences (Allen et al., 2020).

There have been numerous studies concerning metaphor. First, visual metaphors which appear as a form of metaphor expressed visually. There are studies elaborating its role in visual genres (Negro, 2018) and the basic understanding of how it can be applied (Peterson et al., 2015). The use of visual metaphors in educational aspects (Taylor et al., 2018) has also been analyzed. Even, it is proven that visual metaphors have important roles in book images rating (Sullivan, 2015) and in TV ads which influences the female perception of a brand image (Batool et al., 2020). In a common use, metaphor's role has been observed along with its assistance in successful retirement communication (van Hekken & Das, 2019).

The phenomenon does not stop there. Conceptual metaphor is studied in cognitive linguistics, as it connects language with thought, behavior, and action (Arimi, 2015). Metaphor interests the researchers studying existing moment, such as pandemic which has complicated impacts. Metaphor use is proven to have effect on human's emotions and thought (Doquin de Saint Preux & Masid Blanco, 2021). This raises

the belief that metaphors build our way of life, involving life meaning (Landau, 2018), changes made during the spent time (Al-Abdullah, 2020; Duffy & Feist, 2017), and what we want from wealth (Alexander & Bramwell, 2014).

Among those rich studies concerning metaphor and how it influences our life, the basic dilemma is still questioned. Education, advertising, working space, meaning of life, and so on, all talk about economic, more or less. Education comes as a primary need to achieve economic stability in the future (Hout, 2012). It also happens to advertising and working space as attempts to accomplish prosperity (Lillich, 2012). The meaning of life cannot be separated from humans' necessities, yet what needs to be conceptualized first is the wealth. How we should ideally understand wealth has not been studied in the previous research.

2. RESEARCH METHOD

The data in this study was in a form of metaphorical expressions which attached wealth senses. It was obtained from the introduction section of Morgan Housel's *The Psychology of Money* (Housel, 2020). The section consisted of five pages.

In collecting the data, the corpus-based method was used. First of all, the electronic version of the book was downloaded in a PDF format. As the research data only requires the introduction section, the rest pages were deleted using Nitro PDF. Simultaneously, the wealth senses were observed through WordNet which produced some keywords that has wealth sense. In addition, the wealth synset and ancestors were detected using TRIPS Word Lookup. Those media were used to expand the searching result of the wealth-related lexicons. After the lists of the lexicons were obtained, their frequency was identified through AntConc. Moreover, when the lexicons and their frequency were found, the expressions containing those lexicons were identified. Finally, the complete sentences with those expressions were listed as the raw data to be analyzed.

The data analysis in this study was separated in three major steps. The initial procedure was to categorize the data into metaphorical or literal. This was conducted by using Carston's relevance theory (Carston, 2011) that focused on checking the interpretative hypotheses in accessing the meaning. There were things to be concerned, such as the disambiguation, reference resolutions, lexical adjustments, and implicatures. Furthermore, the sense similarities among the entire found metaphorical sentences was mapped by focusing on the co-texts of those expressions. As soon as the sense of each sentence was identified, the sentences were grouped according to their sense similarities. From the groups, the domains for conceptual metaphor were derived. Finally, the metaphor was interpreted and the conclusion was drawn.

3. FINDINGS AND DISCUSSION

3.1 Wealth senses, synset, and ancestors

By using WordNet, there were found four senses of wealth. The first sense was wealthiness, i.e., the state of being rich and affluent. It also means to have abundant material goods and money supply. The second sense of wealth stands for the quality of profuse abundance. The next sense was riches; possessing material and resources in a big amount. Last, the wealth referred to property that possesses economic utility or monetary and exchange value.

In addition to wealth sense, the synset of wealth was identified through TRIPS Woord Lookup. The writer found that there were five synsets for wealth. They were assets, belongings, property, resource, and wealth. Those synsets were helpful in providing numerous keywords related to wealth which were subsequently investigated within the object of this study.

The ancestors of 'wealth' resulted in numerous findings. There were fourteen ancestors for wealth which represented how the same concept was applied in other languages around the world. The ancestors found were accomplishment, achievement, artifact, benchmark, certification, circulation, education, exploit, facility, guidance, ideal, implement, installation, and service. Those ancestors were found with the help of TRIPS Word Lookup.

By combining the findings above and adding them with wealth synonyms, antonyms, coordinate terms, hypernyms, hyponyms, and the derivationally related forms, the writer gathered a list consisting of 138 lexicons related to wealth to be observed and further analyzed.

3.2 Expressions containing wealth-related notions

Among 138 keywords, only fifteen were found in the introduction section of *The Psychology of Money*. The most frequent keyword appearing in the book section was 'money', which showed sixteen times. It was followed with the word 'crisis' which occurred five times, 'soft' for four times, 'finance' and 'gold' for three times, and finally the word 'things' for twice. The rest appeared once for each, which included 'holding', 'recession', 'wealth', 'fortune', 'amount', 'wealthy', 'assets', 'financial', and 'inheritance'.

Some expressions might contain more than one keywords related to wealth. Therefore, in determining the total of language expressions, the writer only counted one expression if it was found that other words were attached in the same expression. In total, the writer found thirty-nine expressions which attached the wealth-related notions as mentioned before. Some examples of those expressions are provided in the example 1) to example 4).

- 1) Then the 2008 **financial** crisis hit.

- 2) Few topics offer a more powerful magnifying glass that helps explain why people behave the way they do than **money**.
- 3) What you're **holding** is 20 chapters, each describing what I consider to be the most important and often counterintuitive features of the psychology of money.
- 4) **Financial Engineering** was the most popular major in Princeton's School of Engineering a decade ago.

3.3 Metaphorical and literal expressions

The thirty-nine expressions containing terms correlated to wealth were grouped into two: metaphorical and literal. The basis for the determination came from Carston's relevance theory (Carston & Powell, 2009) which concerns with interpretative hypotheses of language expressions. In this part, the writer provides four examples of data and presents the analysis in determining whether the expression is grouped into literal or metaphorical one.

The first example of the expressions contains 'crisis' word which is derived from the coordinated term for the initial sense of wealth, wealthiness. It also attaches 'financial' term to define the crisis. Conventionally, the whole expression is not ambiguous. However, there is 'hit' in "... the 2008 financial crisis hit." that refers to an action done by the crisis. In this case, 'crisis' is portrayed as an entity that can do action of hitting, as what human can do. It is a personification, which brings about an inference that this expression is metaphorical.

In addition, the word 'money' is embedded in the second example. The expression also shows 'money' as something that is able to do action, which is proven in the following statement "... why people behave the way they do than money." It implies that money behaves in certain way or accept certain behavior from the people. If those probabilities are considered, the result remains the same regarding 'behavior' which is literally far from money attributes. In conclusion, the second expression is considered metaphorical rather than literal.

'Holding' becomes another keyword related to wealth. However, here 'holding' shares different sense. If it is an entity related to wealth, 'holding' stands for something owned by a person, yet the third example uses present participle form for action verb 'hold' as appointed in "... you're holding is 20 chapter, ..." which is irrelevant to wealth. Nevertheless, the phrase 'psychology of money' is written in lowercase which implies that it does not represent the book title. It merely refers to the 'psychology' regarding 'money'. This expression goes to metaphorical one as 'money' is perceived as an object invented in human's psychology.

In the last example, it is presumably a proper name as it has two words starting with capital alphabet. If we consider the whole construction, ‘Financial Engineering’ refers to a name of a subject or a course in university, and not to general discipline such as mathematics, physics, and so on. The utterance “... was the most popular major...” explains that the subject is favored by most academicians. The word ‘popular’ generally means being known by public. As the whole expression is referred, the literal meaning comes up.

Table 1 Source Domains Found in *The Psychology of Money* Introduction Section

Source Domains	Laboratory	School	Competition	Euphoria	Nature
Evidences	13	13	10	9	9

Following the steps of analysis before, there were thirty-six metaphorical expressions regarding wealth found in the study. Meanwhile, the literal ones were found three. There are five groups that prospectively become the underlying domains to construct wealth metaphors. They are LABORATORY, COMPETITION, SCHOOL, NATURE, and EUPHORIA. The keywords for each domain can be seen in appendix. As a note, any literal expression is not involved in those domains. Each source domain was likely to appear more than once; therefore, the tokens found in this study – for the five source domains – were found fifty-four.

3.4 Conceptual metaphors of wealth

Before arranging the conceptual metaphors of wealth, the duty that is obliged to do is to make correspondence or mappings between domains within the whole found metaphorical expression. The domains have been predicted by investigating the shared characteristics among the co-text in the metaphorical expressions and what wealth reference they aim at. This part consists of domains and the expressions under them which act as grand idea of each concept.

3.4.1 Conceptual metaphor 1: WEALTH IS A LABORATORY

Laboratory, which acts as the first found source domain, has thirteen different terms expressed in metaphorical expressions found in the book’s introduction section. The terms are for instances trial and error, magnifying glass, and lenses. Let us take an expression containing one of the terms as written in example (5). The term ‘lenses’ comes from the source domain ‘laboratory’. It is widely known that lenses are familiar in laboratory, specifically in those optical tools, like what is set in microscopes.

(5) The more I studied and wrote about the financial crisis, the more I realized that you could understand it better through the lenses of psychology and history, not finance.

However, to correspond it with the target domain which relates to wealth, the word ‘lenses’ represents the point of view in perceiving the financial crisis which comes as a phenomenon of wealth. It shows that they share the similar features. The lenses used to look into something tiny are associated with

the way people can understand thoroughly about financial crisis. They act as a helpful tool for seeing something deeper than its outer appearance.

3.4.2 Conceptual metaphor 2: WEALTH IS A SCHOOL

The second mapping is between wealth and school. Different from laboratory which closely related to scientific concept, this one provides more general terms that are usually found in school, at any level. Some terms indicating this domain includes smart, explains, taught, studied, and colleagues. Example (6) uses 'doing well' referring to the target, i.e., money, to portray the wise decision to take into an action when it comes to money matter. Yet, in school, doing well is often shown by the performance of the students in accomplishing their homework, answering the questions given by the teacher, to achieving good marks on subjects.

(6) The premise of this book is that doing well with money has a little to do with how smart you are and a lot to do with how you behave.

The mapping for wealth and school is represented, as such, doing well in subjects or any pupils' performance plays as the source domain, meanwhile doing well as the precise treatment toward money performed by those who own it acts as the target domain.

3.4.3 Conceptual metaphor 3: WEALTH IS A COMPETITION

Wealth, on the other hand, is embodied as a competition. When it is conventionalized that in every competition occurs the action done by the participants in achieving their goal, the similar thing goes with what is done in wealth issues. Some keywords appointing to competition are for instances appreciation, top, judge, and win. Example (7) implies that wealth is something achievable and it requires efforts just like a competition does.

(7) Where did he get all that money? It turned out there was no secret. There was no lottery win and no inheritance.

The word 'win' refers to the condition when something is achieved; lottery becomes the prize. The 'lottery' itself represents its literal meaning related to wealth. It deals with a prize in which selected participant is decided by lot. As it is followed by a non-literal expression (Noun: win), the whole meaning is metaphorical, signifying lottery as a reward for the best participant that performs well. In target domain, 'win' is the result of all efforts made to achieve wealth.

3.4.4 Conceptual metaphor 4: WEALTH IS EUPHORIA

It turns out that wealth can be sometimes displayed as a state of being happy; a condition full of joy. There are nine terms found related to euphoria, as follow: relationship, dancing, story, interested,

happiness, emotion, nuance, powerful, overwhelmingly, and buddy. The expression in example (8) which provides description of Fuscone's home by using party-related terms such as dancing. It is an action marked by the body movement of the doer and sometime is accompanied by background sounds or music.

(8) Richard Fuscone's home—where guests recalled the “thrill of dining and dancing atop a see-through covering on the home's indoor swimming pool

Dancing is associated with party, enjoyment, celebration, and of course those are all related to euphoria. In this expression, dancing refers to the good feelings and atmosphere felt in a home which implies that wealth (property) can serves people with happiness and joy. It is supported by the word 'thrill' which represents the attitude of a happy person. In the target domain, thrill embodies what ecstatic people will do when they have the wealth.

3.4.5 Conceptual metaphor 5: WEALTH IS NATURE

There are some keywords that have something to do with nature appear in the book's introduction, such as bury, rainy day, view, flaw, dust, dawn, gold, and dock. Taken as an example, the expression (9) uses 'dust' to represent something faded away, that is, gets smaller and smaller and powerless as it has no strength and does not stand as it firstly did. That something goes to what Fuscone had: wealth.

(9) The crisis hurt virtually everyone's finances. It apparently turned Fuscone's into dust.

Through the expression, wealth is portrayed as physical natural thing that can be changed, destroyed, or attacked into something less valuable. All that ever existed in nature will meet damage, scarcity, and even extinction. The same thing happens to wealth, and it ensures that wealth is not something static. In conclusion, dust refers to the loss, damage, and such that are undergone by those having wealth.

4. CONCLUSION

Metaphor is an inevitable language phenomenon in human's daily life. There are a lot of things that could not be simply understood just the way they are. As everything comes with its complexity, conceptual metaphors come as solution to help people understand better about the meaning of many things in this life (Lakoff & Johnson, 1980). Wealth, as an inseparable entity in this life, is also the interest for the writer to observe.

With numerous tools, this study results in five wealth metaphors presented by Housel. They are: WEALTH IS A LABORATORY, WEALTH IS A SCHOOL, WEALTH IS A COMPETITION, WEALTH IS EUPHORIA, and WEALTH IS NATURE. It is finally recognized that wealth is somehow valuable thing, that we often unwisely treat which brings about bad outcomes. Wealth is a competition, but that does not mean we can harm others; we need to perform our best, instead. Whenever we think that wealth can give us great

happiness as it is euphoria, we must not forget that wealth is nature that needs to be preserved well. All in all, wealth is a school and a laboratory, where we can learn many things from, and find what we had never known before.

As this study only investigates the introduction section of a book, it is recommended for further researchers to dig deeper on conceptual metaphors through single yet complete work. It expectedly provides more sources and underlying reasonings to mapping, and therefore, more conceptual metaphors can be found. It is also anticipated to look into other close yet crucial aspects in our life, such as mental health, gender equality, and so on.

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