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"Money Talks"

I'm Susan Clark with "Words and Their Stories," a program in Special English on the Voice of America.

People often say that money talks. They mean that a person with a lot of money can say how he or she wants things done. But it is not easy to earn enough money to gain this kind of power.

Ask anyone in a business. They will tell you that it is a jungle out there. The expression probably began because the jungle is filled with wild animals and unknown dangers that threaten people. Sometimes people in business feel competing businesses are as dangerous as wild animals. And they feel that unknown dangers in the business world threaten the survival of their business.

People in business have to be careful if they are to survive the jungle out there. They must not be led into making bogus investments. Bogus means something that is not real.

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Nobody is sure how the word got started. But it began to appear in American newspapers in the eighteen hundreds. A newspaper in Boston, Massachusetts said the word came from a criminal whose name was Borghese. The newspaper said Borghese wrote checks to people although he did not have enough money in the bank. After he wrote the checks, he would flee from town. So, people who were paid with his checks received nothing. The newspaper said Americans shortened and changed the criminal's name Borghese, to bogus.

People trying to earn money also must be aware of being ripped off. A person who is ripped off has had something stolen, or at least has been treated very unfairly.

A writer for the magazine "American Speech" said he first saw the expression used in nineteen seventy-one. It was on a sign that a student carried during a protest demonstration at a university. The message on the sign was that the student felt ripped off, or cheated.

Perhaps the best way to prevent getting ripped off in business is to not try to get rich quickly. To be successful, a person in business works hard and tries to get down to brass tacks.

This expression means to get to the bottom or most important part of something. For example, a salesman may talk and talk about his product

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without saying the price. You get down to brass tacks when you say, "it sounds good, but how much does it cost?"

Word expert Charles Funk thinks the expression comes from sailors on ships. They clean the bottom of a boat. When they have removed all the dirt, they are down to the brass tacks, the copper pieces that hold the boat together.

So, if we get down to brass tacks, we can prevent ripoffs and bogus ways of earning money in that jungle out there. And, some good luck will help, too.

This Words and Their Stories was written by Jeri Watson. I'm Susan Clark.