

## **Consumed by consumerism: the persuasive discourse of financial institutions**

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### **Introduction:**

'The loss and degradation of the natural environment is now increasingly being recognised as a threat to human survival.' (Ekins, 1990, p vii)

We live in a society consumed by consumerism. Despite a recent more general acknowledgement that the environment is being damaged, the vast majority of people are still unaware that beneath the surface they are still subject to the environmentally damaging persuasion of advertising. Whether the advertisements are for a particular product or for a particular service their ultimate goal is to promote product and persuade people to buy - to consume. This motive is explicit in advertisements for specific products but in areas where a particular product is not being advertised, the persuasion to consume is sometimes concealed within the discourse itself. One such area, where environmentally damaging discourses rest unexposed, is within the advertisements of financial institutions.

In this Study I aim to identify how a range of financial institutions, specifically loan and credit card companies, advertise their service or 'product' to the consumer. To do this I will specifically examine their use of discourse, using the Critical Discourse Analysis (CDA) methodology described in Fairclough (2003). Identifying how they create relationships with the reader, how they set up relationships with the environment and for what purpose will be central to this study. I will investigate how this relationship encourages the reader to agree to the 'service' offered (the loan or the credit card) and how the discourse promotes environmentally and socially negative activities and attitudes.

I will analyse the images with reference to Kress and van Leeuwen (2006), identifying how they select images and use visual design to further establish relationships with the viewer and ultimately encourage them to consume more.

I will relate my findings to global environmental issues, focusing my attention on the threats the ideologies conveyed by these institutions, the promotion of consumerism and the encouragement of further debt pose to a sustainable future, a successful harmonious world and to human survival.

If,

'discourse is a practice not just of representing the world, but of signifying the world, constituting and constructing the world in meaning' Fairclough (1993, p64)

then we must take a broader perspective on the influence of all discourses. We must first identify the problems and understand, from an eco-linguistic point of view, how these institutions attain their communicative goals while promoting environmentally damaging ideologies. Secondly we must start to encourage changes at a discursal level in order for changes to occur on a global level.

### **Data and Methodology:**

I collected my data from various sources and from a variety of financial institutions, primarily loan companies. I took four 'home' pages from the most widely advertised UK loan companies on the internet: Norton Finance, Ocean Finance, Yes Loans and Freedom Finance, two newspaper loan advertisements from Debt Free Direct and First Plus featured in British national papers and three differently styled advertisements from two different credit card companies, MBNA and Capital One.

Although this study is with emphasis on the internet based loan companies, I took smaller samples from other areas to determine whether the discursal features in financial institutions' advertising were evident across different media.

I chose all of my data because it was highly representative of the way in which financial institutions nationwide use discourse and images to promote their product at the expense of the environment and their audience. I felt that a detailed analysis would expose their techniques to the wider general public and that this knowledge would equip them to make better, more environmentally friendly and personally sensible decisions about their own consumerism.

Using CDA (Fairclough, 2003) I will pay particular attention to how the 'offerer' (the institution offering something) establishes a relationship with the viewer, what this relationship is and how it is beneficial for the offerer and potentially detrimental for the viewer, for society and for the environment. I will extract exactly how they do this, looking at 'intertextuality and assumptions' (Fairclough, 2003, p39), 'genres and generic structures' (Fairclough, 2003, p65), 'meaning relationships between sentences and clauses' (Fairclough, 2003, p87), 'clauses' (Fairclough, 2003, p105), 'styles' (Fairclough, 2003, p159), 'modality' (Fairclough, 2003, p164) and how all of the syntactic and grammatical features and lexical choices

underlying these aspects affect its overall persuasion.

'Discourse is a mode of action, one form in which people may act upon the world and especially upon each other, as well as a mode of representation' (Fairclough, 1993, p63)

and so, a detailed dissection of the discourses is the most effective way to expose the damaging ideologies and representations of our relationship with the environment that these superficially 'friendly' advertisements promote.

To analyse the images present I will be using Kress and Van Leeuwen's (2006) visual grammatical frameworks. These are specifically useful in analysing the images used in the data because they give insight and make explicit the motives behind all aspects of the images:

'[images] are produced in the context of real social institutions, In order to play a very real role in social life- in order to do certain things to or for their readers, and in order to communicate attitudes towards aspects of social life and towards people who participate in them, whether authors and readers are consciously aware of them or not.'  
(Kress, G. and Van Leeuwen, T., 2006, p115)

In this study, 'image act and gaze' (Kress and Van Leeuwen, 2006, p116) and 'size of frame and social distance' (Kress and Van Leeuwen, 2006, p124) will be the focus of analysis, commenting on 'the communicative functions of colour' (Kress and Van Leeuwen, 2006, p228) briefly. These analytical frameworks will expose any aspects of the images that complement the discourse and contribute to the promotion of consumerism.

I can then relate exactly what my findings' wider implications are by referring to largely 'enviro-economical' studies and literature by Ekins et al. (1992) and Daly and Cobb (1989) amongst other eco-linguistic literature and establish what effect the genre of financial advertisements is having on the environment directly, and indirectly.

## **Results:**

'What is "said" in a text is "said" against a background of what is "unsaid", but taken as given' (Fairclough, 2003, p40) and both the 'said' and the 'unsaid' in these financial advertisements were imparted in primarily the same ways. I found that all of the advertisements used a number of the same linguistic or discursal techniques to sell their product, or 'service' in this case, and, it can be considered, for the same purposes. There were also a number of techniques used that didn't span the whole range of data but were apparent in more than one instance, again, for the same purposes.

The main discursual techniques utilized included creating a 'problem-solution' relation (Fairclough, 2003), grammatical manipulation, semantic manipulation to make assumptions and presuppositions, synthetic personalisation (Fairclough, 2001) of the discourse, conversationalisation (Fairclough, 1993) of the discourse, selective representation and presence of details. These techniques, and the image, ideologies and relationships they cultivated, were complemented and enforced by various visual images that utilized the same techniques, spanning the data.

All the advertisements base themselves on a 'problem-solution' relation, never more clearly exemplified than in the Debt Free Direct advertisement. If you need money: problem, they are there to provide you with a loan or a credit card: solution. They construct this in a variety of ways in order to cover all possible reader financial situations and if the reader/viewer doesn't really need a loan or a credit card (they don't have a problem), these advertisements aim to persuade the reader into desiring extravagances so they do feel they need money. As Daly and Cobb (1994, p88) warn of the current ideology amongst politicians and the economic sector,

'If people's wants are not naturally insatiable we must make them so, in order to keep the system going'.

It seems financial advertisers have taken note.

Ocean, Norton and Yes loans, all internet 'home' page advertisements, invariably mention items and expenses you may need the money for. Ocean finance introduce the ideas of, 'home improvements, a new car, that special holiday, a conservatory, a new kitchen'. All of these encourage consumerism. Perhaps, 'home improvements' could mean installing solar panels to power your kettle (I doubt it), but suggesting 'a new car' or 'a new kitchen' immediately creates the feeling of dissatisfaction because, by implication, the car or the kitchen you have already is 'old'. The use of 'that' preceding, 'special holiday' refers to something that already exists, at least in the mind of the reader, or at least it does now and according to Norton Finance 'that' holiday is 'well deserved'. This deservedness is a factor I will return to later. The reader is encouraged to fantasize about 'that special holiday' they may previously have not considered. As Ekins et al. (1992) indicate, 'a triumph of marketing in a capitalist economy is to make people "need" products' and by the very inclusion of these items it is encouraging the reader to desire these products, these implied 'improvements'. The remaining loan advertisement companies in my study, Freedom Finance, First Plus and Debt Free Direct concentrated instead on consolidating debt and 'helping' the reader out. Their objective was to get the reader to take their loan to cover all their other debts!

Grammatical manipulation was a discursive technique employed, featuring in all of the separate advertisements. The most common and most forcefully presented realisations of this were clausal. The one example that repeated itself across all of the adverts was the use of the positive imperative clause. In eight of the nine advertisements, the one remaining being largely image based, the phrase, 'Apply now' or 'Call now' featured. This phrase seems to define these advertisers' method of encouraging you to be their customer and this clausal realisation is used in nearly all areas of the advertisements' instruction, including the one that doesn't use 'call now/apply now'. This linguistic technique allows the advertiser to eliminate modals and thus make what would normally be declarative, 'you can apply now' into an imperative, 'apply now'. This epidemic of deontic modality (Fairclough, 2003, p173) across the data, 'call free on...', 'follow our simple 3 step guide' (Ocean), 'step into a world of rewards' (MBNA largely visual advert), 'upgrade to platinum awards...' (MBNA letter) etc. is concealed and, 'the assertions are "categorical" in the sense that they are not modalized' (Fairclough, 2003, p43) making them superficially appropriate and acceptable.

All the advertisements:

'assumed values which...depend upon an assumption of shared familiarity with implicit value systems between the author and interpreter (in fact that familiarity may not in fact be shared)' (Fairclough, 2003, p173),

as in this case, but in all of these advertisements there are different value assumptions corresponding to different areas of society, but primarily to their reader/viewer, ultimately affecting the environment through the people who damage it the most - the consumers. First choice's newspaper advertisement opens its discourse with, 'wrap up all your debts and start enjoying life again', written in the positive imperative grammatical mood irrealis which presupposes and assumes that you can not enjoy your life until you have consolidated your debt, presumably by taking one of their loans. MBNA's, 'Upgrade to Platinum rewards and 2000 reward points are waiting for you', again assumes by use of the positive imperative grammatical mood that this is the desirable cause of action. The use of semantic relations, the additive, 'and', utilized to make the successive clause, '2000 reward points waiting for you', also makes it desirable. The companies make a great number of their phrases into value assumptions in order to reduce difference and diminish dialogicality (Fairclough, 2003, p41) because 'Undialogized language is authoritative or absolute' (Holquist, 1981, p427 cited in Fairclough, 2003, p41).

The synthetic personalization (Fairclough, 2001) and conversationalisation (Fairclough, 1993), I feel, fall into the same line of analysis when examining this genre. The abundant pronominal use in all of the advertisements is the key technique used to create synthetic personalisation and the relationship they try so hard to cultivate between them - the offerer, and the offered. The genre mixing of informal

colloquialism such as 'tell us how much cash you need' on Freedom Finance's 'home' page and, 'leaving just one convenient, manageable monthly payment and cash to spare' on Ocean Finance's helps conversationalise the discourse and may be used to give the impression of a shared social identity. All the advertisements refer to the reader with the second person pronoun, 'you', thus appealing directly and personally to the reader. The cultivation of this seemingly personal relationship is enhanced by the authors' anaphoric use of, 'we', 'us' and 'our' throughout the discourses, referring back to the initial noun - their company name. Norton Finance, Debt Free Direct and MBNA all provide brilliant examples of this feature, but it is yet another feature which spans all of the data.

The first section of Norton's main body of discourse starts, 'If you're looking for a loan for any purpose come and talk to Norton Finance about your requirements.' This immediately uses the second person pronoun, 'you' and continues with, 'come and talk', an instance of conversationalisation with its informal form in contrast to something like, 'contact'. 'Norton Finance' is now presented as a person - an entity whom you can talk to and not an arbitrary company name. After this initial paragraph, the noun phrase 'Norton' is presented as 'we' in later paragraphs. MBNA also features anaphoric use of pronouns to synthetically personalize their discourse, 'we are pleased', 'we'll give you', 'all we need from you'. Other notable realisations of this synthetic personalisation are featured in Ocean's advertisement, where the reader is offered a 'dedicated underwriter', Debt Free Direct offering 'FREE independent advice', Freedom offering a 'dedicated loan officer'.

The use of the possessive determiner, 'your' is also present in all of the advertisements studied, bar the largely visual MBNA leaflet. This possessive is used as a presupposition that you are going to accept the offer of the loan or the credit card or the rewards scheme. The Norton Finance advertisement most clearly represents this, using anaphoric repetition rhetorically to almost brainwash the reader into thinking the loan is already theirs, 'your loan can be for any purpose', 'your loan is granted as soon as possible', 'Once your loan is granted...', 'your loan may be for any amount'. It is presented as though it were already the reader's loan, they had already agreed, presupposing that they will.

The last of the major discursual techniques which featured widely was 'representation as recontextualisation'. Fairclough (2003, p139) says:

'In representing a social event one is incorporating it within the context of, recontextualizing it. Particular social fields, particular networks of social practices, and particular genres as elements of such networks of social practices, have associated with them certain "recontextualizing principles" (Bernstein 1990).' (Fairclough, 2003, p139)

The predominant 'recontextualizing principle' these financial institution advertisements have used is

'Presence'. Norton, Ocean, Yes, First Plus, Debt Free Direct and Freedom have all specifically 'backgrounded' the fact that home repossession could be a possible outcome if payments aren't maintained. They do this by use of jargon, 'secured personal loan', meaning secured against your own home, a fact that is only tagged onto the end of their advertisements as a legal requirement. This backgrounding of the consequence of getting that 'new car' or going on 'that special holiday' leaves the 'foreground' space open to promote the 'new car', promote 'that special holiday' or that 'well-deserved holiday' (Norton). Quite what the reader has done to deserve a holiday the author does not know. This deservedness and singling out of the reader as someone who deserves 'rewards' (MBNA) and holidays is part of the synthetic personalisation process as well as assumption.

The final aspect of the advertisements I will turn my attention to is the promotion of certain damaging ideologies through the visual conceptualisations of what is desirable and how these companies utilize visual techniques to attract the reader/viewer. Kress and Van Leeuwen detail how:

[images] are produced in the context of real social institutions, in order to play a very real role in social life - in order to do certain things to or for their readers, and in order to communicate attitudes towards aspects of social life and towards people who participate in them, whether authors and readers are consciously aware of them or not.' (Kress, G. and Van Leeuwen, T, 2006, p115)

This expresses clearly the need to expose the motives behind these images.

The main visual techniques used were image composition and proximity variables or gaze and vector-creating to attain communicative goals. The use of vectors could be seen throughout all of the advertisements. First Plus, Debt Free Direct and MBNA's letter all featured people perceived to be looking straight at the viewer and:

'When represented participants look at the viewer, vectors, formed by participants' eyelines, connect the participants with the viewer. Contact is established, even if it is only on an imaginary level...[This] acknowledges the viewers explicitly, addressing them with a visual 'you'. In the second place it constitutes an 'image act'. The producer uses the image to do something to the viewer. It is for this reason that we have called this kind of image a 'demand', following Halliday (1985): the participant's gaze...demands something from the viewer, demands that the viewer enter into some kind of imaginary relationship with him or her.'(Kress, G. and Van Leeuwen, T, 2006, p117/8)

This 'imaginary relationship' and 'visual demand' is important in re-enforcing the discursual techniques used to create the same imaginary relationship. The First Plus advert, for instance, features the smiling Carol Vorderman, the MBNA letter features a smiling, happy family looking straight towards the camera and the Debt Free Direct advert features a couple, the man looking straight at the viewer. The facial expressions of the subjects have been carefully and expertly chosen by these companies for their implicit

associations. The smile of Carol Vorderman indicates that, 'the viewer is being asked to enter into a relationship of social affinity with them' (Kress, G. and Van Leeuwen, T, 2006, p118); the mixed expression of the man in the Debt Free Direct advert, halfway between a smile and a stare, is especially good in achieving its function, the stare visually asking the viewer, 'to relate to them, perhaps as an inferior relates to a superior.' (Kress, G. and Van Leeuwen, T, 2006, p118) and purposefully complements the intertextual anecdotal quote, presumably being imparted by the man who is looking at us.

Other advertisements used the power of vectors in different ways. The image used by Freedom Finance depicts a woman with raised arms in a field of sunflowers. The vectors in this image are exploding outwards. This explosion of vectors could be interpreted as an explosion of freedom, mirroring the company's name and implicitly their incentive to get a loan from them - Freedom. The MBNA visual leaflet is determined to point you to what the company wants you to see. The downwards pointing vector, created by the joining of the hands, forces your eyes to, 'enjoy MBNA points', again, a positive imperative non-modalized assertion.

The second major technique used in the visual aspects of these advertisements is the composition, intimacy levels and proximity. Capital One, Yes Loans, Norton and MBNA all use images of either money or credit cards very close up and:

'At close distance, we would suggest, the object is shown as if the viewer is engaged with it as if he or she is using the machine, reading the book or the map, preparing the meal or eating the food.' (Kress, G. and Van Leeuwen, T, 2006, p127)

In these cases the money and the credit cards are being imaginarily thrust into the viewers' hands. This encourages the viewer to take the money, or the credit cards and thus spend the money, use the credit card, buy more things.

The intimacy levels throughout the advertisements are kept high:

"Close personal distance" is the distance at which 'one can hold or grasp the other person' and therefore the distance between people who have an intimate relation with each other' (Kress, G. and Van Leeuwen, T, 2006, p124)

relating to the viewer that the people depicted are people who trust each other and share an intimacy and, in turn, this serves as encouragement to the reader to trust in the people and thus the company. The proximity of images is also utilized to attract the viewer to certain projected desirables like holidays to exotic locations. The MBNA letter and Yes Loans use images of far stretching oceans where the,

'Landscapes, too, can be seen from within; from a kind of middle distance, with a foreground object suggesting, perhaps, that the viewer is imaginarily located within the landscape' (Kress, G. and Van Leeuwen, T, 2006, p128)

encouraging the viewer to take the loan and step into that world. Ocean, both MBNA advertisements and Yes loans depict ocean scenes and as Howlett, M. Raglon, R. (1992) suggest, 'water is another way of conveying 'freshness', while wide-open spaces...speak of 'freedom'.'

Other visual factors include the use of blue and green, particularly on the Yes loans advert and,

'According to the Guardian's 'office hours' supplement...Green is useful if there's discord or disharmony as it is soothing. Blue is rated as the best colour for promoting calm.' (Kress, G and Van Leeuwen, T. 2006, p229)

both of which are desirables but neither of which are likely to come from getting another loan out and securing it against your house to buy more products you probably don't need. Their use is intentional to promote these feelings of harmony and calm, despite the actual action of getting a further loan quite likely having the opposite effect on your mental state!

This is by no means a complete study, as the discorsal techniques are numerous. I have selected and discussed the discorsal and visual techniques I feel to be the most important.

### **Discussion:**

'The increase of...rampant consumerism bode(s) ill for the future...and this rampant consumerism is the cause of the environmental dangers to these countries, 'erosion of soil, the pollution of...air and water, the extinction of species, the poisoning of the lands by chemical and nuclear wastes and the combined threat of ozone depletion and the greenhouse effect' (Daly and Cobb, 1989, p333)

These financial institutions, by their use of linguistic techniques and visual signals – demands – are partially responsible for the promotion and maintenance of this 'rampant consumerism'. The way they make value assumptions about what is desirable, e.g. holidays in exotic locations and new cars, and impose these as desirables on the reader/viewer is contributing to all the above quoted destruction and damage to the environment.

Take, for example, the environmental impact of the new car these advertisements are promoting:

'The more than 400 million cars in the world impose greater externalities than any other product - at least \$300 billion a year in the US alone. Some specific examples include the

following.

- Air pollution: in OECD countries 75% of carbon monoxide, 48% of nitrogen oxides, and 40% of hydrocarbons. Worldwide, they contribute 17% of CO<sub>2</sub> emissions.
- Health: in the US medical costs due to pollution from vehicle and industrial fuel combustion are estimated at \$40 billion annually.
- Resource depletion: in 1986 cars used 200 billion gallons of fuel.
- Congestion: Jams in and around London in 1988 cost \$20 billion.
- Death and Injury: an estimated 250,000 people die in road accidents each year, and over ten times that number are badly injured.
- Blight: excessive road networks disfigure cities and landscapes, destroy communities, and are the principle areas of danger for children.' (Ekins et al. 1992, p34)

As is so clearly evident, the environmental consequences of the car and consumerism in general are extremely negative. The drive to sell is only increasing, with these adverts further promoting consumerism and car purchases and individual national debt rising constantly:

'In November 2006 for instance, UK consumer credit lending grew by £1 billion – this figure excludes mortgage costs. For all debts including mortgages, the amount being borrowed by UK citizens increases by £1 million pounds every four minutes' (Credit Action, 2007, p1)' (Slater, P. 2007)

This is most likely as a result of the increase in and ease of access to loan and credit companies and their persuasive discourse in explicitly motivated advertisements.

It's not just the impact of these products on the environment caused after their production. It is also the method of production which is harmful and the conversion of natural resources into products that are temporarily useful to humans (Stibbe, 2005); it's about the waste products expelled into the environment in the production process and the effect over their lifecycle. If we just take the example of electronic goods:

'Electronic consumer goods are frequently manufactured using hazardous materials, and environmentally hazardous methods. Beryllium, for instance, is mixed with copper to form alloys used in electronic equipment. Exposure to beryllium dust can cause Acute Beryllium Disease, and about 30% of sufferers will develop the incurable Chronic Beryllium Disease (Fields, 2001, p76).' (Slater, P. 2007)

It's not just hard goods producing negative effects. With the vast majority of people in the UK now holding credit cards, and companies like MBNA and Capital One promoting them and even issuing them to non-earners like students, this lent money is spent on soft goods as well, the vast majority of which use Azo containing dyes to colour the garments. These pollutants are released into ecosystems, poisoning and killing animals. The implications of this constant poisoning and exploiting of our world will not just be felt by us humans. It is rather felt by all the animals and plants, insects and fish, a factor which is ignored in

many cases, in man's typically selfish approach to consequence of action.

The use of the imperative clause and value assumptions about what is desirable and 'normal' are setting up the identity of the reader as a consumer and thus encouraging them to buy, buy, buy, despite the effects detailed above. It constructs the world in a way that only takes into consideration the consumers' wants, encourages the reader into a state where they need items and as Ekins et al. suggest, 'as time goes on, it seems that people in consumer societies need more and more things.'

(1992, p31).

The synthetic personalisation and conversationalisation of the discourse in these adverts is reminiscent of Daly and Cobb's (1989) identification of the fact, 'the one place one can be most assured of a welcome is in a store'. In a world where impersonality, distrust and, from a pessimistic point of view, unfriendliness is now the norm, this synthetic personalisation creates the illusion of a 'friendly face', a trustable entity caring personally for you, 'dedicated' to you. The conversationalisation equally serves to cultivate a friendly relationship, a form of intimacy construction whereby the reader seems to be advised by a friend and not an extortionate interest-charging and home-repossessing corporation.

This leads me to the inexplicit social effects of this semi-misleading discourse genre. With the individual National debt increasing, not just in the UK, but in many other Western countries such as the US, and consumerism still rife, there are several damaging social effects. Daly and Cobb (1989) describe,

'the breakdown of community at all levels, human beings have become more like what the traditional model of *Homo economicus* described. Shopping has become the great national pastime. The one place one can be most assured of a welcome is in a store. Status attaches itself to finding unusual goods and unusual prices. Hence any move that threatens people in their role as consumers, even if it does not deny them what they need in terms of goods, arouses considerable emotional hostility' (Daly and Cobb Jr, 1989, p367)

This leads our society away from the 'higher values' described by Daly and Cobb (1989), a factor I will discuss further in my conclusion.

50 years ago,

'John Kenneth Galbraith has pointed out that the apparently unlimited desire for wealth results from the fact that contemporary society "evaluates people by the products they possess...The urge to consume is furthered by the value system". (1958, p.126)' (Daly and Cobb Jr, 1989, p92)

The truth in this is quite evident nearly 50 years on from Galbraith's (Dad likes: assertion) revelation, but

now this unlimited desire for wealth can be catered for by the loan and credit card companies. They specifically prey on the weak, the people who are not wealthy, and encourage them to believe that they too deserve money, they too deserve holidays and cars in spite of the fact they haven't got that money. This leads the not so wealthy into debt and creates great social problems such as homelessness and community break-down and puts the very notion of idealistic family life they project, as in the First Plus advert, or the MBNA advert, in jeopardy. This encouragement of spending beyond one's needs, in fact, is likely to have the opposite effect on family life, increasing the work load of the wage earners to make the monthly repayments and thus taking them away from their families, something which could have a domino-effect on child welfare and successful upbringing. This is even more vividly expressed when taking into account insolvency figures:

'Almost 30,000 personal insolvencies are expected in the first three months of 2007, of which 10,000 will be as a result of excessive Christmas spending. (Grant Thornton, 2007, p1)' (Slater, P. 2007)

Insolvency quite implicitly jeopardizes the notions of successful family life and the driving factor behind all this environmental abuse and social misery is consumerism:

'On the basis of massive borrowing and massive sales of national assets, Americans have been squandering their heritage and impoverishing their children. They have done so for the sake of present consumption, the enjoyment of shopping that accompanies it, and most of all as a way to postpone questioning the efficacy of free trade and continuous growth.' (Daly and Cobb Jr, 1989, p367)

This is a worrying state of affairs and one that is not exclusive to the USA, but to many other countries, including the UK.

### **Conclusion:**

'To those people not completely entranced by the cascade of consumer goods which pour from the modern industrial economy, it is becoming increasingly clear that this cascade has been made possible through the progressive sacrifice of two of humanity's most treasured traditional assets: a supportive community and a healthy, productive natural environment.' (Ekins, 1990, page vii.)

These assets have been sacrificed by the discourses, such as that of the advertisements of the financial institutions, which recreate the reality and the ideology that this state of affairs is acceptable, that productivity and success can be measured by rate of growth in industry and increases in quantity of product. Economic success and material wealth are still being constructed by the discourse studied here as desirables and obtainable, separate from the environment and without consideration for the very

societies and world that they operate within. The environment cannot sustain the incessant growth of economy in its current state,

'We have to change to a new path of economic progress, directed to the wellbeing of people and the Earth, to quality of life rather than quantity of consumption and accumulation.'  
(James Robertson, 1992, p5)

I suggest that this 'quality of life' aspires to something of a higher spiritual satisfaction. It leads us away from the unfulfilling, unsatisfying and un-environmentally friendly pastime of consumerism and towards basic human connections. The promotion of connections with other humans, the emotionally satisfying feelings of real personalisation and intimacy, and an intimate connection with the environment and to nature can provide the fulfilment and the social and environmental protection needed for a sustainable world and successful, harmonious organism-Earth co-existence.

Daly and Cobb Jr. (1989) agree with the suggestion that this inter-relationship between economy, animals (particularly humans) and the environment is the direction for the future, the direction that must be taken for the world to stay healthy and habitable, by humans and all living organisms alike. They assert that the attributes I have suggested define quality of life, 'higher values':

'The task of the economy is to meet as many of these desires as possible, whatever they may be. The refusal to judge among alternative types of value is often a subject of controversy between economists and critics of economics. Critics argue that there are higher and lower values and that society should encourage the higher and discourage the lower. They complain that when left to itself the market encourages the lower by constant advertisement of consumption goods.' (Daly and Cobb Jr., 1989, p92)

By exposing environmentally and socially damaging discourses to the wider public we will be able to implement changes towards a better world. The identification of the areas in which these discourses are present and the techniques used are needed for there to be an adoption of 'higher values'.

A successful future will not be secured overnight but as Stibbe (2005) foresees, 'there is cause for optimism'. This optimism is marked by the fact that:

'The language of new economics is very slowly finding its way into the media. For example, a BBC news report on pig farming in Poland included the following quote from the Animal Welfare Institute:

Small farmers have the whole cost in the price on the shelf, because they are not polluting, not poisoning anyone, not making anyone unemployed. The food is more expensive, but the hidden costs are less. (BBC 2004)

It is very much only a start, but New Economics has shown that it is possible to resist the

hegemonic discourse of economics, and to use social magic to promote a different agenda, hopefully one which will encourage ecological harmony.' (Stibbe, 2005)

The real encouragement for a new, better, more environmentally sound future is expressed by the realisation that:

'if the current environmentally destructive system is socially constructed through the magical use of language, it can also be re-constructed along lines which contribute to ecological harmony. The discipline of 'new economics' is, gradually, reconstructing the language of economics. Ekins et al (1992:44), for instance, use the term *wealth* broadly to include 'anything that makes us individually and collectively better off', such as social structures which engender wellbeing, and extend the term 'cost' to include pollution.' (Stibbe, 2005)

If we can identify the environmentally and socially damaging discourses one genre at a time then the benefits will be immense, but if the discourses of such genres as financial advertisements rest unexposed, the future is bleak for the environment, for society and for global survival. The importance of changing these discourses, and consequently changing the world, can be no more significantly expressed than by Manfred Max-Neef:

There are about 20 fundamental physical constants, such as speed of light, the gravitational constant, Planck's constant, and Boltzmann's constant. These constants are not independent, and it has been estimated that the probability for the unique inter-relationship to occur is something like 1/10 (to the power of 200). Furthermore, the most infinitesimal change in the value of these constants, or in their relation that holds between them, would make the universe unstable and bring it to an end.

In relation to life, it is known that a living cell is composed of some 2000 specific enzymes. Biologists have calculated that the probability for the unique combination of all these elements to occur in order to produce a living cell over a period of a million years of evolution, is something like 1/10 (to the power 1000). Such incredible magnitudes of chance lead to only one far-reaching conclusion: that our being is the product of an infinite improbability.

We are, therefore, a part of life that is today the only scientifically provable miracle. (Max-Neef, 1992, p11)

We must protect our world, and ourselves, by challenging the discourse that threatens it in order to ultimately preserve the most amazing commodity known: Life.

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