THE SOCIAL MEANING OF MONEY

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For Julian, my dear son

fathers." And while traditional husbands continue to treat their wives' income as—in the words of one of her respondents—extra "gravy," the more egalitarian couples, albeit still a minority, pooled their monies, treating all dollars as equal.[73] From one perspective, this interpretation corresponds closely to my observations on the changing organization of money in American households. Contrary to the simple equation of money with power and rationality, amounts of income do not in themselves determine their uses or control; the allocation of household money always depends on complex, subtle understandings about relations among household members. Furthermore, an ideological explanation looks quite incomplete: in situation after situation, we have seen ideologies themselves changing in interaction with existing practices and social relations: remember how the exigencies of managing increasingly commercialized consumption undermined the view of a wife's domestic funds as her husband's gift. It would be surprising not to find a similar interaction among ideology, practice, and social relations operating today.

In addition, ties to third parties—employers, relatives, authorities, and, of course, children—strongly affect the ways that household members organize their use of money; the remainder of the book will explore these relations in much greater detail. It seems likely that those kinds of ties affect household monetary practices today. For example, a recent study documents children's access to family income, estimating that, on average, a child receives about 40 percent of an adult share of that income. Clearly, in this and in other ways, the presence of children significantly affects the allocation of household income.[74] If a wife's share of the household income is no longer defined as a gift from her husband, the same is true, to some extent, of the children's share. However, this does not mean at all that gift transfers—monetary or otherwise—are disappearing in favor of some market-driven neutrality. Let us look more closely at the place of money gifts in American life.

3

Gifted Money

IN ITS DECEMBER 1909 issue, *The Ladies' Home Journal* added an unusual option to its yearly inventory of new and appropriate Christmas gifts. Why not send Christmas money to friends and family? proposed Lou Eleanor Colby. Confessing how at first she had dismissed money as an inadequate gift "not to be dreamed of," Colby told *Journal* readers she decided to "disguise the money so that it would not seem just like a commercial transaction," searching for ways "in which I could put a bit of my own personality into the gift." Her mother, reported Ms. Colby, was thrilled to receive $10 skillfully transformed into artwork: A ten-dollar bill had been changed into ten one-dollar bills and inserted into a couple of posters. One picture showed five sad dollar bills not knowing where to go while the second poster depicted a happy ending: "five little dollars speeding joyfully" toward her mother's purse. A "dollar ode" completed the gift, its final verse suggesting that sometimes:

to rake in the shekels is the right thing to do
So the heart of this mother had no grief to rehearse
As she welcomed the dollars to a home in her purse.[1]

Turning money into a proper gift, however, was not just Lou Eleanor Colby's ingenious creation. Other articles in women's magazines reported on "New Ways to Give Christmas Money," while readers sent in their own elaborate designs. As one woman discovered, "To be able to give money acceptably is to possess an accomplishment that is not too common." Yet Americans were remarkably resourceful. In the late nineteenth century they had converted thousands of ordinary coins into "love tokens" by engraving sentimental messages that made the coins a popular romantic gift for lovers as well as a present for family celebrations—birthdays, weddings, or anniversaries. To be sure, in some niches of American life people had made gifts of money even earlier in the nineteenth century: gold coins to children or Christmas presents to slaves. But gifts of money to equals were rare.[2]

By the first two decades of the twentieth century money entered the gift economy transformed into "gift money" by a number of new and more formal disguises. For example, in 1910, American Express first began advertising money orders as "the acceptable Christmas gift." Agents received special display posters and instructions showing them how the same money order that American Express had sold since 1882 as a safe and efficient way to pay bills or send money abroad could be also sold as a gift. Western Union joined the American Express gift business with distinctive telegrams for sending money as a gift for special occasions. Greeting-card companies produced a remarkable assortment of inventive and popular money holders to send coins or bills to friends and relatives for birthdays, Christmas, and other holidays. And after 1905, specialty stores and department stores designed an entirely new currency: gift certificates for a specific sum of money to be spent either on a designated type of merchandise—gloves and shoes were popular items—or in a particular store.[3]

The emergence of money gifts was part of a more fundamental transformation of the gift economy. Ironically, the expansion of gift giving in the midst of a generally commercializing economy made money a more problematic gift; both donor and recipient increasingly faced the dilemma of distinguishing gift money from other monetary transfers. This was no easy matter, since the standardization of legal tender increased the superficial resemblance between transfers of money as a gift and transfers in such forms as wages, tips, charity, or repayment of debts. Where the donor or recipient was already uncertain as to the character of the relationship between them, a misunderstanding could be very damaging.

By the 1900s, as America's consumer society vigorously expanded, people bought goods not only for themselves but increasingly as gifts for others. Most notably, after 1880, Christmas gift giving multiplied as relatives, friends, and even acquaintances exchanged holiday gifts. The same was true with wedding gifts. A couple marrying before the Civil War expected nothing but a gift of cash or property from close relatives. But by the end of the nineteenth century, part of the middle-class wedding ritual became the proud display of gifts received not only from close family members but also from distant relatives, friends, acquaintances, and even co-workers. Gift-giving opportunities multiplied: birthday celebrations, for instance, rare in the nineteenth century, became popular events during the 1900s. Or gift-giving events were invented: Mother's Day—created in 1908—turned flowers into the perfect sentimental gift for mother. Gift cards were printed for every possible holiday or personal anniversary, while gift shops and catalogues identified, classified, and promoted gift goods.[4]

New immigrants soon remade their own holidays into gift-giving rituals. After 1887, for instance, gift cards for Jewish holidays became a popular item. Or consider how Jews shaped an American Hanukkah, mirroring the gift exchange extravaganzas of Christmas. Historians suggest that, at the turn of the century, shopping for Christmas presents was, to many Jewish newcomers, a symbolic marker of their Americanization. But gradually Jews began to shop for Hanukkah gifts, celebrating their own December festival in a new, modernized American way. In its earlier form, Hanukkah had been a minor festival marked by the giving of "Hanukkah gelt," or gift coins, to young children. In its American version Hanukkah *gelt* was transformed into Hanukkah money and, by the 1920s, spent much like Christmas gift money but for "Hanukkah Pleasures." Bar Mitzvahs and confirmation ceremonies also came to be major gift giving celebrations for Jews. By the 1920s, suggests historian Jenna Weissman Joselit, "the social component of the bar mitzvah had begun to rival, if not eclipse, its ritual function." Jewish gift giving spawned a special category of "Jewish" gift goods: a Jewish book was a different kind of gift than an ordinary book, a Jewish picture carried different meanings from an ordinary painting.[5]

To be sure, America's enthusiasm for gift giving was highly profitable for business and advertisers; turning holidays into shopping days was a marketer's delight. And, indeed, observers increasingly bemoaned and despaired over the greedy commercialization of American celebrations. Each December there were calls to stop "this miserable and foolish business of *giving because we have received*, encouraged . . . by shopkeepers, fed by our own mean ambition and vanity."[6] But gift giving was not merely the product of crass commercial manipulation; people chose to set aside some of their income to spend as gifts for others at the expense of their own consumption. Household budgets reflected this deliberate earmarking of "gift" monies: along with food, shelter, clothing, life insurance, and other expenses, the increasingly detailed account ledgers of early twentieth-century households included gifts as a separate expense category, sometimes even distinguishing among allocations for Christmas, birthdays, graduation, weddings, and anniversary gifts. After 1910, Americans formally segregated their "Christmas money" by depositing holiday cash in the savings banks' enormously successful "Christmas Club" accounts. Somewhat before Christmas clubs came into being, poor people already had been putting their monies into Penny Provident banks, which, as we will see in chapter 4, were invented by charity organizations societies and used by the poor as a way to set aside small sums for designated expenses.

Home-economics experts—chief proponents of rational budgeting—applauded this spending for others, claiming that "the family budget needs to make some provision for that giving to relatives and friends which is part of the grace of life." These "friendship gifts" were perceived as distinct from contributions to religious or charitable organizations, more an "expression of affection to those within the family and to those outside for whom one has personal esteem." Mothers were urged by home-economics specialists to train their children early in choosing gifts "as an expression of their love and friendship" so that "in later years they shall be generous . . . and wise givers."[7]

The "how-to"s of gift giving were spelled out by the widely read etiquette experts. Recognizing "the uncertainty regarding the appropriate selection of the present, the time and way of sending it, the note or card which should accompany it," manuals added special chapters on gift etiquette for weddings, anniversaries, birthdays, visiting, christenings, sometimes even including a "gifts in general" category. Aside from "regularly appointed occasions for gift-making," one writer advised in 1905, there were now many "irregular ones, occurring constantly in the circle of mutual acquaintances and friends." Gift-giving possibilities seemed limitless: "Whenever a wish is felt to express sincere appreciation of any sort, whenever it is desired to extend a cordial congratulation, whenever a graceful deed can tell a thought more eloquently than mere words—in all such instances gifts are appropriate."[8] Even immigrants' manuals instructed their readers on gift decorum. For instance, Alexander Harkavy's popular text on letter writing for Jewish newcomers included samples of proper notes to accompany different types of birthday, bridal, or New Year's presents.[9]

As the personal web of gift giving expanded, so too did gift goods. While a flower or a book or a traditional hand-made item were still welcome gifts, so increasingly were all sorts of new manufactured luxury or practical items. In the 1910s, even washing machines, vacuum cleaners, or automobiles were declared Christmas gifts. As was money. Christmas money, explained a column in the *Ladies' Home Journal*, "supplies dearly cherished wishes, adds small luxuries, prevents worriment and gives opportunities for helpfulness as no other gift does." Etiquette experts certified money's gift potential, noting that it often was the "most welcome gift"; a wedding check could, for instance, help the couple "purchase what others have omitted to offer, to gratify some special desire, or to lay aside for future need or emergency." Gift certificates, the "self-gift method," as noted in Lillian Eichler's 1924 best-selling etiquette book, were increasingly "finding favour in good society. One presents the bride with a credit slip for $10, $20, or $50 . . . and the bride may go to the shop and select whatever she likes." And, as a graduation gift, checks were "always welcome." Home-economics experts concurred: the giving of money gifts, declared a leading home economist, was a "desirable custom."[10] Money gifts were not just the luxury of an elite. On December 13, 1911, the *New York Times* reported that foreign residents in America that year had sent over $4 million in "Christmas offerings"—money orders to their families abroad.

Yet gift money was a peculiar, puzzling, sometimes troubling currency. How could the same legal tender used to pay salaries, bribe officials, tip porters, help the poor, or provide a wife's housekeeping allowance also serve as a sentimental gift that expressed personal care, affection, or joy? How did gift givers and recipients know when a dollar was a gift dollar? And what did it take to coin sentimental monies? This chapter explores the "invention" of gift money, turning first to the nature of gifts in general, then to the ways in which gift money is differentiated from other sorts of currencies, and, finally, to the production and earmarking of gift money during the first decades of the twentieth century.

INTIMATE CURRENCIES

It is remarkable how little we still know about gift giving in modern industrial societies. Until recently, sociologists, obsessed by the corrosive effects of modernization, disregarded gifts as sentimental residuals of a lost world of intimacy and community—made further invisible by the feminization of the gift economy.[11] Or gifts were relegated to exotic, precapitalist, primitive societies. Not surprisingly, when it comes to gift giving, anthropologists have done the lion's share of the work, producing a rich, extensive, and often controversial literature.

One of the central concerns of anthropologists has been to determine the extent to which modern markets displaced gift transfers, the traditional developmental view that markets did wipe out the more socially embedded gift exchanges being increasingly contested by those who argue that different forms of exchange coexist in modern society. As John Davis puts it, "we have available to us . . . a repertoire of socially acceptable practices which are culturally, morally and even economically distinct."[12] As part of this argument, anthropologists also debate the relative opposition or affinity of gift exchange and commodity exchange. Scholars who dwell on the profound contradictions between the reciprocal, affective, socially bound gift and the impersonal, instrumental, socially "free" commodity are strongly challenged by those who insist that the dichotomy is false. Not only are commodities—as well as market exchange more broadly—cultural and social processes and objects the same as gifts, but, some analysts contend, if one observes gift exchange closely enough it turns out to be as pragmatic, calculating, and obligatory as market transfers. Or else gifts serve primarily as display commodities, visible symbols of a donor's wealth or refinement.[13]

What, then, is the meaning in our modern, commercial world, of personal gifts, with whom we exchange them, and how? Consider, for instance, how we define a "good" birthday gift. Surely it must express the intimacy of a particular social tie, convey affection, denote thoughtfulness. The meaning of gifts varies. Wedding gifts, for example, represent an additional communal symbolism of collective solidarity, while gifts to a doorman frequently reinforce the inequality and distance between donor and recipient. The form and manner of a gift—monetary or otherwise—symbolize the character of the relationship between the parties.

Certainly some gift transfers waver at the borderline of market exchange. But if they cross that boundary they cease being gifts. Therefore, equating gifts with market transfers misses the point: there are multiple types of modern transfers rather than a single market exchange of commodities. Gifts constitute a range of transfers distinct from payments or entitlements and corresponding to a different range of social relations. Gifts are bestowals marked by intimacy as well as by the relative equality of donors and recipients. In keeping with such relationships, gifts do not call for immediate reciprocation except in the form of appreciation, and they assume the long-term duration of a relationship. A gift to inferiors, on the other hand, quickly slips into charity, while a gift to superiors becomes a tribute. That is why the personalization of gifts matters greatly: gifts must be appropriate in character and value to the relation between the parties, revealing the degree of intimacy and equality between giver and recipient. The good gift bears the mark of its donor and is clearly intended for a specific recipient. What makes gift selection an elaborate and difficult task, however, is that gifts not only reflect social ties but can redefine them. Giving an overly personal gift to a mere acquaintance, a much too expensive gift to a fiancée, or an impersonal gift to one's mother confuses,

annoys, or offends by implying or forcing a mistaken definition of the social relation.

At the turn of the twentieth century, as their gift exchanges multiplied, Americans contemplated, debated, and publicly defined gift transfers. Who were gifts for? In the initial enthusiasm for gift offerings, people distributed Christmas gifts to a broad range of acquaintances ranging from close relatives to business associates, but after 1910 the more "lavish or intimate" Christmas gifts were designated primarily for family and close friends. Flowers, candies, or books were appropriate presents for friends "who are not so near." Christmas cards were sent to everyone else. Similar distinctions were made with regard to wedding gifts, as etiquette books recommended that expensive presents be sent "only by most intimate friends."[14] Thus, not only were gifts marked as transfers for intimates but gifts also served to distinguish degrees of intimacy.

What did a "good" gift for kin or friends mean? Above all, its value was not to be determined by its price; a gift was thus to be set apart from a payment. The "soul" of a present, explained Mrs. Ward's *Sensible Etiquette* as early as 1878, was not "mere costliness" but the "kind feeling that it manifests." Gift giving, cautioned Mrs. Ward, should never be regarded as "a mere question of investment or exchange." The best Christmas gifts did "not imply money . . . they have nothing to do with debtors or creditors." In fact, "if the motive is mercenary . . . or perfunctory," warned Ethel Frey Cushing's *Culture and Good Manners* in 1926, the gift would fail as "an expression of real friendship." In the world of gifts, "no account should be taken of a possible return."[15] Significantly, early etiquette manuals sharply condemned the growing practice of exchanging wedding gifts. The anecdote of a bride who returned her presents to the silversmith where they had been made and, "asking credit for their value, proceeded to select whatever took her fancy" served as a negative morality tale to show how exchange reduced "sentiment to a most mercenary spirit." Unique gift goods were not to be treated as ordinary interchangeable market commodities. By the 1920s, the new etiquette approved the exchange of wedding presents *except* "if the gift carries with it a definite significance, or if it's marked with the bride's initials," or if the gift was chosen by the family of the bride or groom.[16] Intimacy thus made a gift item unique.

To mark the transfer as a gift, donors needed to distinguish their offerings not only from a payment or an entitlement but also from other—unequal—bestowals. Distinctions were often delicate. Only certain kinds of food, an observer in *The Living Age* noted in 1904, made appropriate gifts: "Chocolates and sweetmeats are . . . permissible, and even cakes and biscuits of the more frivolous kind; but it would be regarded as a gross breach of decorum to offer a friend anything which could appease his hunger or sustain his life."[17]

If some gifts were uncomfortably close to charity, others, such as Christmas gifts from employees to employers, or students to their teachers, were condemned as inappropriate tributes. In 1912 the popular and widely publicized SPUG (Society for the Prevention of Useless Giving)—Theodore Roosevelt became the first male SPUG—was created to stop the quasi-compulsory collection of money among working girls in shops and stores to buy Christmas presents for their superiors. Such presents, declared the society's sponsors, were not gifts but blackmail or graft "as unavoidable to its victims as any payment to a politician by an office holder ever was."[18] SPUG organizers made it clear that such "useless" giving did not include authentic gifts, such as "[the] hand-painted silk sachet bags for Father, nor tomato-shaped red flannel pin cushions for Brother, nor any other gifts that come from the heart." The "charm of a gift," explained SPUG advocates, "lies wholly in the fact that it is given by a friend. It ought to show unselfishness, some personal effort to please by thoughtful selection, appropriateness."[19]

To certify the equality of gift exchange and the intimacy of a gift, givers as well recipients carefully personalized gift goods. Thoughtfulness was upheld as the hallmark of excellence in gift giving; the gift should show "that you have thought of the person for whom it was intended." A birthday gift, instructed one

etiquette expert, should "carry the suggestion of a warm hand-clasp, a tender kiss." While a handmade gift might bear the most tangible signs of its donor, even the manufactured useful items that became popular after 1910 could convey "the personal touch," if the gift showed "that the giver really took the trouble to see what his friend needed and then had the patience to find that particular thing."[20] Gift cards also became increasingly particularized. While the earliest cards displayed only pictures, after about 1905 greeting cards left sufficient space for hand-written messages and the sender's name.[21]

Recipients personalized gift exchange in their own ways. Etiquette experts prescribed hand-written thank-you notes, which "refer to the gift in some way, that the giver may feel that it is a personal one and not a duplicate of many others." Engraved cards were "rude. . . . Nothing but a personal note on personal stationary will do." Always, urged another writer, mention the "type of gift received." Miss Leslie's 1859 *Behavior Book* had provided more forceful directives on how to personalize gifts; "when an article is presented to you for a specified purpose," stated Miss Leslie, "it is your duty to use it for *that* purpose, and for no other, according to the wish of the donor."[22]

But personalizing gifts was not enough. As gifts multiplied and monetized, the gift needed to correspond closely to the degree and type of intimacy of a particular relationship, distinguishing among friends, different relatives, or acquaintances. Recognizing that "very few of us have the gift of knowing what to give," etiquette manuals guided their readers along the complex social maze of gift exchange. Take, for instance, *Correct Social Usage*'s typical instructions on wedding gifts in 1905: although house furnishings and linens were appropriately provided by a bride's near relatives, "bachelor friends should not choose such things for their wedding gifts, nor any article of wearing apparel." Casual acquaintances, on the other hand, "frequently send only flowers." Or consider birthday gifts for young girls: while most friends sent books, flowers, or candy, her sisters or "very dear friends" could offer "dainty underclothes." Jewelry was appropriate only from "a close relative."[23] Modern gifts were thus distinct, deeply personalized transfers shaped by particular social ties of kin and friendship, marked by and marking intimacy and equality. The best gift displayed detailed, affectionate knowledge of the recipient and the relationship. The worst gift was the indifferent gift, most notably a gift selected merely on the basis of price—the people, as a *Harper's Bazar* put it, who "come at Christmas time and say: 'I want to buy a present for ten dollars—I don't care what.'"[24]

Surely this view made money an unlikely candidate for gift giving. How could money define a social tie as intimate and equal when the same legal tender bestowed as a gift was used for all sorts of other unequal and impersonal transactions—payments to strangers, children's allowances, charity to the needy, tribute to the powerful? Indeed, as we saw, the state had worked long and hard to make dollars an anonymous currency fit for all social transfers. The range of social relationships involving monetary transfers, moreover, had multiplied, which meant that the number of distinctions people made by the form, manner, and meaning of transfers likewise multipled.

Bringing money into the territory of gifts therefore posed a problem. Other commodities—a book, a tie, a Christmas food basket, gift cards—could, albeit with some effort, be marked as gift goods.[25] But aside from differences in denomination, age, or condition, how could people distinguish between physically identical dollars? For some the task was impossible. Significantly, in his *Philosophy of Money* Georg Simmel singled out the peculiar inadequacy of money as a gift. A sum of money with its "uncompromising objectivity," Simmel contended, can never become an "adequate mediator of personal relationships." "A gift in the form of money," he explained, "distances and estranges the gift from the giver much more definitely." Money was the fitting medium only for the impersonal social relations of the market, where "business is business . . . [and] the person completely indifferent to us." That is why, explained Simmel, "among refined and sensitive people presents that are

meant to pay tribute to a person must make the money value imperceptible." But not only was the money gift "incompatible with the standards of the upper circles of society"; as Simmel observed, "even servants, coachmen or messengers often appreciate a cigar more than a tip of perhaps three times its value."[26]

Almost a century after Simmel's remarks money gifts are still seen as a contradiction, or a corruption. In *The World of Goods*, Mary Douglas and Baron Isherwood insist on the distinction between cash and gift as essential for preserving the critical boundary between commercial ties and personal relations. Colin Camerer, an economist, explains that "inefficient" gifts—unlike cash—are better "signals" of information about the nature of an enduring personal relationship. What's more, notes Camerer, the "strikingly cold" gift of money may serve to signal the end of a particular social tie. Money, the sociologist David Cheal confirms in his original study of gift exchange in Winnipeg, is an "inferior symbolic gift" because it "removes all traces of the persons upon whom the personal relationships . . . depend." Yet Cheal found that two-thirds of the wedding gifts given in Winnipeg consist of money. Practical gifts such as money do enter the "moral economy" of gift giving, he concludes, but, like other practical gifts, remain in a slippery periphery, uncomfortably close to the "limits of the gift economy," not quite an equal member of the gift world.[27]

Anthropologists, meanwhile, report that in certain rural non-Western societies, such as the Mendi of the southern highlands of New Guinea or the Merina of central Madagascar, modern money often circulates as a legitimate personal or ritual gift. Parry and Bloch imply that this is possible because the economy is still seen as a morally and socially regulated sphere and modern money is not yet a central currency. Until monetary relations are defined as the antithesis of bonds of kinship and friendship, they suggest, "there is nothing inappropriate about making gifts of money to cement such bonds."[28] However, gifts of money create and sustain intimate bonds in advanced market economies as well. In fact, in the United States the forms and meanings of monetary gift-giving seem to have multiplied as commercial life expanded and official money became *more* uniform and generalized.

How, then, was money turned into a gift in the early part of this century? People were certainly aware it was a sensitive task. As a *Ladies' Home Journal* article acknowledged, although the "future" of Christmas money "far outstrips the charming gift one's neighbor is untying at one's elbow" on Christmas morning, "when all the rest of the world is receiving holly-decked packages and ribbon-bound gifts of beauty and utility, money—plain and unadorned—hardly strikes the Christmas note."[29] The paradoxes of "gifting" money did not escape humorists. Consider the following 1920s vaudeville act:

> HE: It's bad form for a person to leave the price mark on a gift, isn't it?
>
> SHE: Yes, and I knew a woman who was so absent-minded that when she gave a fifty-dollar bill for a Christmas gift, she tried to rub the price mark off of it. . . . She was giving the fifty-dollar bill to her married daughter, and didn't want her to know how much it was worth.
>
> HE: And what did her married daughter do with the fifty-dollar bill, when she got it?
>
> SHE: She took the money, and paid the grocer what she owed him.
>
> HE: And what did her mother do?
>
> SHE: Her mother cried, and said, although she loved to give a Christmas present, there wasn't much fun in paying her son-in-law's grocery bill.[30]

True, the price tag of a money gift could not be removed. And, of course, gift money once bestowed could easily be turned into a payment, spent in ways the donor did not intend or even like. The challenge was thus to turn that apparently autonomous, socially indifferent currency into a sentimental personalized gift. How was this earmarking done? We turn now to

the methods for creating gift money, which involves: (1) the *invention* of a currency that did not circulate in other social relationships; and (2) the *delimitation* of currency, which includes several related techniques such as the physical and symbolic differentiation of legal tender, segregation of gift monies, and restricted spending. Note that money gifting occurs at four distinct occasions: (1) on receiving money designated as a gift; (2) when money thus received is set aside for future use; (3) when money *not* acquired as a gift is set aside for future giving; (4) and on giving money as a gift to someone else. Each of these gifting occasions sets its own problems of demarcation, and each generates its own distinctive series of social techniques.

GIFTING MONIES

The "old-fashioned" nineteenth-century rule had been plain: gifts of money could only be exchanged between near relatives or closest friends. Deploring the new expansion of money gifts, an article published in 1898 by the English *Spectator* reaffirmed that a money gift was honorable only "if there is natural love and affection, as of parents or very close friends." Although these discussions often focused on loans of money, the distinction between family members or quasi-kin, on the one hand, and friends or acquaintances, on the other, was also critical for gift giving. With remarkable consistency, etiquette manuals reaffirmed the rule that "money should not be presented" as a wedding gift "except by members of the two families or old and intimate friends."[31] The same was true for christenings. The child's godfather—especially if the child was named after him—gave money but other guests brought presents of silver or jewelry.[32] A gift of money from an ordinary friend or mere acquaintance would have been considered distasteful, at least in middle- and upper-class circles.

The "family rule" made sense in the context of the middle-class domestic economy of the nineteenth century. To a certain extent, any financial household transfer was a money gift. The sentimental family, after all, was upheld as a privileged, noncommercial sphere immune to instrumental market concerns. Once a husband's wage or his salary crossed the domestic threshold it was transformed, distributed to his wife and children as his gift, not his payment.

But as all forms of gift giving multiplied in the early twentieth century, gift money became no longer just a family currency; Christmas money cards, for instance, were now sent to friends and distant relatives. New forms of gift money emerged, such as tips for the worker or a Christmas bonus for the employee. What's more, as we saw, within families gift money became an increasingly contested currency: the traditional method of allocating money by the husband to his wife and children as "a gift and an indulgence" was vehemently assailed as unjust and demeaning. A wife, protested Susan B. Anthony, "is made to feel [the money] is a mere gift and not her just due—her earnings in truth."[33] As new household currencies were established in the form of entitlements rather than gifts—housekeeping allowances for wives, educational allowances for children—gift money was differentiated from other domestic transfers and earmarked for the creation, celebration, and sustaining of intimate ties. The gift of a gold coin to a child, as one example, was now set apart from that child's allowance.

As a sentimental currency, gift money became women's money. Shopping for gifts was a new, demanding, and central task for the modern housewife. And it posed an additional financial dilemma for cashless wives. Although domestic budget experts urged the inclusion of a separate private fund for each family member "unmolested and uninspected" that could be used partly for gifts, women repeatedly complained that their housekeeping allowances left them with little extra money. Married women, observed a writer in *Harper's Bazar* in 1901, lacked "the privilege of bestowal." "The little gift she felt like sending a

friend . . . or the small surprise for the children," noted another critic of domestic finances, "had to be passed by with sometime a rising lump in her throat." It reportedly drove some women to shoplifting, stealing from department stores "ribbons or laces to adorn the babies' clothes . . . or often little gifts for [their husbands]." Or as in the case of one middle-aged woman who stole a $50 table cover from a department store explaining when she got caught "tearfully . . . that she had wanted it for a wedding gift for her daughter."[34]

With little personal money, wives were thus routinely put in the peculiar predicament of asking their husbands for additional gift money, which, of course, was partly used to buy the husband's own present. To make matters worse, unearned gift money was esteemed as a somewhat less valuable currency than money earned independently. As a result, in the early 1900s many married women who stayed out of the regular labor force took a seasonal job simply to earn their own Christmas money. Even when it came to the children, home-economics advisers, noting that "the gift that costs us nothing is of small value in the giving," urged mothers to make their children "earn the money, or at least a certain portion of it, with which to buy their gifts for Christmas." Women were not just gift buyers but gift sellers as well; most of the new fashionable gift shops of the 1910s were apparently run by "charming and cultured women."[35]

Was gift money the privilege of the prosperous? After all, etiquette manuals and women's magazines catered primarily to a middle- and upper-class audience, guiding the social economy of the affluent. After paying for food, fuel, lodging, and other necessities, working-class families had little discretionary cash left for gifts. Yet, although the evidence is incomplete, it looks as though working-class immigrants, for whom remittances of money to relatives abroad were an everyday fact and the pressures of surviving in the new country urgent, still routinely earmarked money for gifts. A separate category for gifts appears in working-class budgets sometimes specifically labeled "gifts of friendship," as distinct from loans, church contributions, or charitable donations. One early-twentieth-century study of wage-earners' budgets in New York City found that while native-born and "Americanized" immigrant groups allocated more of their income for recreation and personal spending, foreign-born families spent more on religious contributions and gifts to friends.[36] And increasingly they saved their money either at home or in special savings accounts specifically to spend on holiday gifts. Gifts of money were an important part of immigrants' gift giving—not only the Christmas dollars shipped each December to their families back home but money gifts sent to relatives for name days, Easter, weddings, and other festive occasions. In their letters home, Polish immigrants clearly distinguished their Christmas rubles or other personal gift monies from nongift remittances, money for ship tickets, loans, offerings for the church, or donations for a mass.[37]

We happen to have particularly rich documentation for Jewish immigrants. Jews—mostly working class—carried over a long tradition of incorporating money into their ritual and social life, including gift giving. Indeed, a remarkable survey of traditional Jewish religious texts and literary sources identifies some seven hundred categories of socially or religiously distinct monies drawn from different places and times in Jewish history. These *Yiddishe gelt* (Jewish monies) range widely from *domestic currencies*—the wife's *knipl*, or secret savings, a child's pocket money, *pushke* money set aside for charity in special "pushkes," or charity boxes; to *holiday money—maot hittim* or Passover money designated for the holiday needs of the poor, Hanukkah *gelt*, Purim *gelt*, *Rosh Hodesh* (new month) money offered to a teacher in addition to his pay; to a multitude of different *rites-of-passage monies*, which included "bath money" given by a boy's godfather when the child is bathed the night before his circumcision; *pidyon haben* (redemption of the first-born male) on the thirtieth day after birth, when five silver coins are received by a *kohen* (priest) from the child's father as a symbolic redemption from God; multiple wedding monies, such as special payments for those who accompanied the couple to the *chuppah* (wedding

canopy); coins thrown at the couple under the canopy—gold and silver from the rich, *kopeks* from the less affluent (the money was then picked up by the poor); money given to the *hazzan* (cantor) for the glass that is broken by the groom during the marriage ceremony; "veil money" given to the bride after her hair had been cut off and a veil or hairpiece put on her head marking her as a married woman; and, finally, "burial monies" paid to the burial society for individuals who stayed with the body and prayed before the burial; "shroud money" for the poor; *yizkor* money, offerings for charity given after the recitation of *yizkor*, a prayer for the remembrance of the dead. There were *moral* monetary distinctions as well: between "kosher" and "nonkosher," or dishonest money—for example, the profits from a prostitute could not be used for religious purposes; or *magical* earmarkings, such as *mikvah* money offered to the poor by women returning from their ritual bath for good fortune, or the "good luck" coins put in the pocket of a new garment or a new purse. "Charity" money was distinguished from money to be saved or from *mazel tov* (congratulations) monies. And within traditional synagogues, Jews engaged in *shnuddering*: inviting monetary pledges (at times by auction) from congregants for the honor of participating in ritual, such as the privilege of being called to the Torah.[38]

We know only a little about how many of these monetary distinctions persisted among American Jewish immigrants and in what forms. Sometimes traditional forms of gift money must have created conflicts for new immigrants, as in the case of the "greenhorn" who wrote to the *Bintel Brief* (letters to the editor) section of the *Jewish Daily Forward* in 1906, asking how to spend part of his first American earnings. Before he left Russia, he explained, he had promised his blind father "that I would send him the first money I earned in America." But now, fearful that his job would not last, he needed advice: "Shall I send my father a few dollars for Passover, or should I keep the little money for myself?" He was told to send his father the money.[39]

Clearly, gift money was not an exotic or anomalous currency in Jewish social life. And, as shown by the multiplicity of remittances, or transfers of money abroad, the complex differentiation of monies was not peculiar to Jews. Other immigrant groups too marked their religious and family celebrations—weddings, christenings, first communion—with gifts of money. Consider wedding gifts. On the Lower East Side of New York at the turn of the century, money or a useful household article was the customary gift for Italian as well as Jewish weddings. As it was for Polish weddings. Sophonisba P. Breckinridge's account of immigrant life in the 1920s documents the popular Polish custom of "buying" a dance with the bride with a present of money. The practice, she reports, was sometimes carried to excess: "the men divided their gifts into small parts and demanded many dances with the bride, often causing her . . . serious fatigue." In other Polish weddings, an older woman or a flower girl passed a plate to collect money, and sometimes paper currency was pinned on the bride's dress, or else money was collected from male guests who tried to smash tough dinner plates by throwing silver dollars at them. Wedding money gifts served partly to subsidize the wedding but also provided a nest egg for the new couple. Breckinridge suggests, however, that second-generation immigrants may have become less comfortable and even somewhat embarrassed with money gifts.[40]

In the working-class domestic economy, women, too, were the principal gift givers, putting money aside for the special transfers of kin and friendship. Women appear to have been the typical depositors in Christmas Club accounts and, along with their children, in the Penny Provident funds organized by charity organizations and often reserved as holiday funds. Working-class men, on the other hand, devised their own gift-giving activities; in late-nineteenth-century saloons, workingmen were expected to treat their mates to rounds of beer as a symbol of solidarity and community.[41]

Gift money was thus a distinct currency earmarked for friends and kin, reinforcing the intimacy of particular social ties. Money as a gift was problematic precisely because the call for

display of intimate, affectionate knowledge of the recipient and the relationship contradicted, to some extent, the impersonality of the many other settings and relations in which money transfers took place. Let us see how these principles worked out in three situations involving increasingly delicate social relationships—Christmas bonuses, tipping, and courtship gifts.

BONUSES AND TIPS

Some gifts of money became delicate precisely because they took place at the boundary between relationships that differed greatly in their significance. Let's see first what happened when money gifts were bestowed outside the intimate network. At the turn of the century, the expanding gift economy spawned a different category of gift currencies, such as Christmas bonuses and tips, which captivated, confused, and sometimes angered donors and recipients. Unlike money gifts for kin and friends, these currencies were offered in mostly impersonal and clearly unequal transfers, from employer to employee, from patron to server. And yet they were not the same legal tender used for wages or salaries; the transfer was legally optional, informally bestowed, the amount unspecified, variable, and arbitrary. Did these currencies qualify as gifts? What kind of relationship did they mark between giver and recipient?

Consider the Christmas bonus. On December 23, 1913, headlines in the *New York Times* disclosed that in Chicago alone that year banks and large industrial corporations would distribute over a million dollars in Christmas gifts to their employees. These Christmas offerings were of many kinds. Take, for instance, Montgomery Ward's gift to each of their 7,500 employees in Chicago, New York, and other cities of a "Christmas dinner and basket containing a turkey and other incidentals." Or the $5 gold coins offered by Swift. A Brooklyn Company celebrated its fiftieth anniversary by spending over a million dollars for their Christmas gift of group life insurance for their employees, while another company donated cash to the employees' pension fund and sick benefit association. The New Orleans Railways Company made Christmas a "keep the change" day for its conductors, offering them as well a percentage of the fares collected that day.

Employers thus found ingenious ways to earmark their Christmas gifts as a form of transfer different from an ordinary paycheck. In the nineteenth century they had done so by giving in-kind gifts—turkeys, watches, or candy—or gold coins. They further gifted Christmas offerings—in-kind or money gifts—by distributing them at a special holiday celebration for all employees. In some cases, one observer noted, gifts were distributed with such "formal courtesy and a personal greeting" that for "a brief time" the office was transformed "into a reception-room of a host and his guests."[42] Working girls were advised by women's journals to recognize the "kindly spirit lying behind the gift" and urged to convey to their superiors an "appreciation of whatever the firm has given her." Some workers did so, such as the saleswomen in a department store who, according to one report, "sent scores of letters to the manager's office, telling what had been done with the "Christmas fund," thus proving that "holiday commissions . . . meant more to them than wages."[43]

But employers entered riskier territory when they started making money gifts. The *Times* reported that while many firms in 1913 still adhered to the "time-honored custom of presenting turkeys and gold pieces of varying denominations," there was an increase in the number of corporations offering "profit-sharing plans organized on a systematic basis of remuneration for length of service"—or a cash bonus. As early as 1902, J. P. Morgan & Co. had apparently broken the record by giving each of their employees a full year's salary as a Christmas present. Gifts of cash were increasingly standardized, calculated as a percentage of the wage. By 1911, a 10 percent bonus was considered "liberal." Some banks went as far as substituting the Christmas present for a first-of-the-year merit increase in salary.[44]

Most employers, however, continued to want to treat the bonus as a discretionary gift; after all this custom of "remembering the workers" served them well in overseeing and regulating workers' productivity as well as assuring their loyalty. Indeed, it is reported that Woolworth's first Christmas cash bonus to employees in 1899 ($5 for each year of service, with a limit of $25) was meant to match competitors' higher wages and avoid a salesgirls' strike. It was probably also a cheaper way to pay overtime; around 1910 a twenty-five-year-old saleswoman working in a New York department store told a National Consumers' League investigator that in the week before Christmas "she worked standing over fourteen hours every day. . . . So painful to the feet becomes the act of standing for these long periods that some of the girls forego eating at noon in order to give themselves . . . a foot-bath." For this overtime the store gave her $20, "presented to her, not as payment, but as a Christmas gift."

Significantly, while some companies offered a bonus to every employee, others made the Christmas present contingent on length of service or a worker's efficiency record. Or on a worker's proper disposition of the bonus; in Christmas of 1914 a large Minneapolis flour-milling company reportedly gave each of their employees a $25 check to be deposited at a savings bank, the gift check being valueless otherwise.[45]

But the similarity to other forms of payment invited recipients to treat the bonus as an entitlement, pressing for a definition of the additional income as a right. As early as 1903 a report on the role of Christmas in business life deplored the fact that some employees were in the "habit of reckoning with this 'present' as a part of their income," thus losing "the flavor of the holiday season." Too many working girls, similarly lamented the *Woman's Home Companion* in 1905, "accept this voluntary remembrance from the firm as their right."[46]

It became increasingly difficult to distinguish Christmas cash from wages. The personalization of a business gift from employer to employee was hard to sustain when the bestowal was standardized and expected. By the 1950s the Christmas bonus officially lost its status as a gift: when a firm announced a reduction in its annual Christmas bonus as a way to make up for the expense of introducing a costly new retirement plan, the union tried to negotiate the employees' holiday bonus. After the company refused any bargaining, the union appealed to the National Labor Relations Board. The board ruled that the Christmas bonus could no longer be considered an employer's discretionary gift but an expected and negotiable component of a worker's wage. Although a dissenting board member protested that a "genuine Christmas gift has no place at the bargaining table," it was generally agreed that the bonus was no longer a present but a separate category of payment from the regular paycheck.[47]

Tipping involved an even more difficult, confusing, and often contentious social interaction between donor and recipient. A tip, unlike the bonus, was not just a Christmas offering; it was a secular, yearlong bestowal affecting many parties in a variety of social exchanges. For some people, the tip was indeed a gift, the emotional supplement to the wage, a singular transfer of money that personalized commercial exchanges; it "lets me show," explained a commentator in *The Atlantic Monthly* in 1911, "my measure of fraternity, good-will, affection, obligation, that is not susceptible of measure." But for others the tip was a crass corruption of the gift, a mercenary bribe that paid for a stranger's personal service, "the waiter's smile or immunity from the terrible look." The proof, argued William R. Scott in *The Itching Palm*—an exposé of tipping—was that those who tipped "would not think of offering a friend money and would be insulted if any one offered them money."[48]

This was not an isolated disagreement. In the early 1900s, as tipping became increasingly popular, it provoked great moral and social controversy. In fact, there were nationwide efforts, some successful, by state legislatures to abolish tipping by turning it into a punishable misdemeanor. In countless newspaper editorials and magazine articles, in etiquette books, and even in court, tips were closely scrutinized with a mix of curiosity, amusement, and ambivalence—and often open hostility. When, in 1907, the government officially sanctioned tipping by allowing commissioned officers and enlisted men of the United States Navy to include tips as an item in their travel expense vouchers, the decision was denounced as an illegitimate endorsement of graft.[49] Periodically, there were calls to organize anti-tipping leagues.

Why was the tip such a troublesome gift? After all, it involved only small change. Partly, it was simply a nuisance, difficult to calculate and awkward to present. Indeed, the etiquette of tipping became increasingly complex, instructing not only how much to tip, but whom to tip, when to tip, and how to tip. But tipping presented a more fundamental puzzle: it lay at the boundary of other critically different transfers, not quite a payment, not quite a bribe, not quite charity, but not quite a gift either. The confusion extended to the effects of tipping on the relationship between tipper and tip taker.

Some observers had no trouble in treating tips as another version of modern money gifts, sentimentalizing the "charm and poetry of personal relation." Different from a payment, the tip, as one etiquette expert explained, served to "remember" those "giving personal service." In fact, according to Scott, many courts declared anti-tipping laws unconstitutional because they interfered with the common-law right to make gifts.[50]

But how could it be a gift, objected critics of tipping, if the giver barely knew the recipient? Distinguishing between "the tribute of friendship," offered to "faithful, long-tried servitors" at Christmas, from the "pernicious custom" of distributing money gifts to "people who have no claim whatever on [the giver's] generosity," a *New York Times* editorial denounced tipping as "ineffectual bribery."[51] Worse still, tipping generated fake displays of concern: "a deceptive show of friendliness which may in a moment be thrown off," thus lessening "the chance of genuine friendliness." Widespread concern with political graft at the time made tips suspect reminders of other corrupting transfers that were unearned, unjustified, illegitimate. "The gift of a quarter to a waiter as a tip," explained one commentator, "is an unsound transaction because the patron receives nothing in return—nothing of like substantiality." Moreover, unearned money was more likely to be dissipated: "abnormal gains," noted a writer in *The Law Quarterly Review*, "produce abnormal extravagance; and to give any man a remuneration which exceeds the economic worth of his services is to disturb his estimate of the value of money."[52]

Even when not morally corrupting, tips were denounced as socially demeaning. What sort of gift was it, queried some critics, if it humiliated the recipient? "We do not believe," declared the editor of *Harper's Monthly Magazine* in 1913, "that it is possible for a man earning an honest living to take money which he has not earned without the misery which even the mendicant must know from alms." Since the recipient was not indigent, tipping was, in fact, worse than charity, "a gross and offensive caricature of mercy . . . it curses him that gives and him that takes."[53]

Thus, unlike money gifts between kin or friends, tips indicated distance and inequality between donor and recipient. What could you expect, critics contended, from an offensively "un-American," aristocratic European import? Tipping, Scott asserted in *The Itching Palm*, was "what one American is willing to pay to induce another American to acknowledge inferiority." Imagine, Scott continued, "what would happen if a tip should be offered to the average 'gentleman' who patronizes restaurants, and taxicabs and barber shops?"[54]

Significantly, when the relationship between donor and recipient of tips was equalized, the tip became an embarrasment. A writer in *Everybody's* told of the man who, after years of tipping his barber, did not quite know what to do when the barber bought his own shop. So he asked the barber: "Now that you are proprietor, you and I are equals, and I do not tip my equals. Which shall it be in the future, conversation and no tips, or tips and no conversation?" The matter was complicated when the barber lost his shop, creating a new dilemma for the patron: "Should he resume his former tipping and thus humiliate his quondam friend?"[55]

The fact that, unlike an employer's salary, the tip was discretionary, "dependent upon the whim of the patron," further established the inferiority of the recipient. It could be used, as one observer approvingly recognized, as an "instrument of moral and social discipline. The withholding or diminution of it should be a punishment, as the bestowal or enlargement of it a reward." Not only did the tip display the inferiority of the recipient but, some critics insisted, it perpetuated inequality by allowing employers to pay lower wages with the assumption that tips would supplement the worker's income.[56]

That is why turning down a tip was a such a powerful symbolic statement of independence and dignity—offensive to the patron who bestowed the tip as charity, admired by those who saw tipping as degrading. Consider the experience of a young immigrant working as a delivery boy for Wanamaker's, as recounted by his sister in 1918. Once after delivering a ninety-eight-cent parcel, the woman who placed the order gave him a dollar and told him to keep the change: "He said, a little huffily, I imagine, that he did not take 'tips' and held out the two cents. She looked him up and down and shut the door in his face. So he laid the two pennies at her door and went away." Two days later he was fired.[57]

It was, of course, not only the donor but the recipient who marked tips either as gift, charity, payment, or bribe. A young Japanese immigrant working as a cabin boy in a steam yacht recalled—in one of the "life stories" collected by Hamilton Holt for *The Independent* in the early 1900s—how he "thankfully accepted" a tip "from a lady who give me the money in such a kind and sympathetic manner," or the gentleman who gave him a dollar and said, "I wish this were ten times as much; still I want you to keep it for me to help your study." Although this dollar felt "precious," the cabin boy angrily rejected the dollar from a "fastidious" lady who had repeatedly scolded him and treated him badly. He threw "the paper money to her feet," saying, "Madam, this is the bribe and graft. I am amply paid from the owner of the yacht to serve you . . . no tip for me."[58]

Nevertheless, those observers who insisted on the gift elements of the tip denied the social inequality involved in tipping, asking whether "the waiter [is] more demeaned by the coin in his palm than the parson by the obvious envelope furtively slipped in his hand by the best man?" or "the physician . . . by the gratuities of grateful patients after their bills have been paid?"[59]

But gifting tips was, in most cases, an impossible task. The transfer was marked by the inequality and impersonality of the exchange; it resembled a payment too much. In fact, by 1917 the appellate division of the New York State Supreme Court ruled that tips were not a gift but "a payment made in order to obtain reasonable service . . . [they] are a part of the wages of the employee." The appeal was filed by the Rochester Taxicab Company to contest an award made in 1916 under the Workmen's Compensation Act to the parents of one of their deceased cabdrivers. The issue was whether the State Industrial Commission should have included tips along with wages in computing the amount of compensation; the cabdriver's weekly wages had been $12, while his tips averaged $5.10 a week. The Court of Appeals argued that tips were much like other legally compensable advantages provided by an employer, such as board, lodging, or rent. Furthermore, noted the court, the tip was "so usual and the amount so uniform" that the "person rendering the service considers that the tip is his as a matter of right and involves no particular favor." An "extra large" tip might be "appreciated," but the "ordinary tip" was considered "a payment of money actually due."[60] The court unanimously affirmed the award.

A dissenting editorial in the *Virginia Law Register* objected to the decision, claiming that until a recipient of a tip could sue for it, tips could not "any more enter into the legal wage than the actual drink which used to be given in kind." However, tips were increasingly pushed into the realm of payments, with fixed percentages or tip tariffs, and, more dramatically, considered as taxable income.[61]

Thus, when it came to gifts of money between employers and employees or patrons and servers, the personalization of money did not work well. Without intimate knowledge of the recipient and where relations were clearly unequal, the transfer resembled charity. Although donors tried to label the money as a gift, increasingly recipients pressed to define the bonus or the tip as an entitlement or a payment.

MONEY IN COURTSHIP

What happened when gifts were intended to create intimacy, as with the courtship gifts exchanged between men and women? Unlike bonuses and tips, these gifts linked people forging affective, possibly sexual ties. It mattered greatly to carefully differentiate courtship relations from ordinary nonsexual friendships, from marriage, and from prostitution. In the early twentieth century, as courtship was being transformed by the new dating rituals of the young, such distinctions became increasingly harder to make. Moreover, men and women often had conflicting definitions of a relationship and of the nature of proper behavior for each relationship. Courtship gifts were therefore extremely delicate transfers.

Etiquette books endlessly struggled to identify proper gifts between men and women, aware that the wrong gift could easily confuse friendship and a permanent romantic commitment, or even imply the purchase of sex. Expensive or excessively intimate gifts were therefore suspect: fancy jewelry or wearing apparel were fit for a kept woman, or perhaps a man's wife, but not as tokens of respectable courtship. An early 1859 "behavior book" was emphatic: "To present a young lady with articles of jewellery, or of dress, or with a costly ornament for the centretable (unless she is his affianced wife) ought to be regarded as an offence, rather than a compliment." A "dignified" woman could accept only objects "that derive their chief value from associations": "autographs of distinguished persons . . . a few relics or mementos of memorables places," or a simple bouquet or a book. Perishable gifts such as "fruits, flowers, or confections" were preferable, explained another etiquette expert, for they left "no obligation resting upon the lady."[62]

The improper gift had to be returned immediately: much like turning down a tip, rejecting a gift was the best way for the recipient to correct the donor's inappropriate definition of their relationship. It was "bad form," noted a *Dictionary of Etiquette* in 1904, "for a man to send expensive presents to a woman who may be compelled to return them." Etiquette writers harshly condemned not only the men who violated or abused the gift code but also women who accepted the wrong gift or, even worse, extorted gifts by pretending romantic interest or even daughterly affection: those "young ladies who profess a sort of daughterly regard for certain wealthy old gentlemen, are so kind as to knit purses or work slippers for them . . . for they know that he will reward them by a handsome present of some bijou of real value."[63]

Some twenty years later, the distinctions among gifts persisted; Eichler's *New Book of Etiquette* asserted that no "well-bred" girl could accept "valuable gifts" from men acquaintances. Whereas the range of acceptable gifts had expanded from the traditional flowers, candy, and books to items such as tennis rackets and ice skates, the etiquette still excluded anything "that costs a great deal of money."[64]

Even after the couple became engaged, gifts remained sensitive markers of the relationship. Turn-of-the-century etiquette was strict: expensive presents "unless it be the engagement ring" were "not in the best taste." Nor was wearing apparel, especially not the wedding dress: a very plain trousseau was preferable to "the elaborate outfittings towards the purchase of which the groom-expectant has largely contributed," even when the bride was "as poor as a church mouse." The first edition of Emily Post's famous *Etiquette*, which appeared in 1922, although

somewhat more liberal about a "bridegroom-elect's" gifts to his future bride, still made it clear that any item, such as wearing apparel, a motor car, a house, or furniture, considered to be "maintenance" was off limits. Post was quite specific: "It is perfectly suitable for her to drive his car, or ride his horse. . . . But, if she would keep her self-respect, the car must not become hers. . . . He may give her all the jewels he can afford, he may give her a fur scarf, but not a fur coat." The scarf was an "ornament," Post explained, but the coat was "wearing apparel" and thus an unfit gift for a bride.[65]

The severity of the gift code reflected the concern with distinguishing courtship relations from marriage or prostitution. The wrong gift, warned Emily Post, cast the bride "in a category with women of another class."[66] Until the couple was married, the ambiguity of the relationship persisted. That is why courtship gifts were supposed to express affection or admiration without suggesting payment or support.

It all changed when the bride became a man's wife; her husband's gifts and his money then turned into domestic transfers, no longer ambiguous although subject to a different set of rules and expectations. Etiquette manuals reminded brides of the distinction between courtship and marriage transfers: "until the fateful words are spoken that make the twain one flesh," wrote one etiquette writer, the bride "has no claim whatever on the purse of her future husband." As she approached marriage, however, the bride was advised to start treating her husband's money with wifely concern and discourage, as Post put it, any "charming, but wasteful, presents." Unless the fiancé was very wealthy, noted Ethel Cushing's *Culture and Good Manners*, "a young girl prefers to have [her fiancé] save his money for the home and its furnishings."[67]

The dilemmas of gift giving between men and women became more acute as money increasingly entered courtship. At the turn of the century, new forms of middle- and working-class courting, such as dating and treating, involved the purchase of goods and services in a transformed public world of consumption and commercialized leisure. As "going somewhere," Beth Bailey tells us in her history of courtship, replaced the old system of "calling" at a girl's home or "keeping company," "money—men's money—became the basis of the dating system, and thus, of courtship." How was this courtship money to be distinguished from the same legal tender used in prostitution or in domestic payments? In fact, as Beth Bailey reports, many young men defined dating as a form of "promiscuous buying" of female companionship.[68]

But even though they may have paid for a girl's dinner or an expensive corsage, young men did not offer their dates a direct payment or even a gift of cash. Indeed, within the zone of courtship, Americans never arrived at a point where a man could make a gift of legal tender unless there was the presumption of marriage or a sexual relation. Note that the popular turn-of-the-century love tokens did not qualify as gift items until the coins were put out of circulation, defaced, and inscribed with sentimental messages. Thus, while brothels created special currencies such as brass tokens for payment of prostitutes, courting couples invented romantic tokens without exchange value to be used as gifts.[69]

To be sure, other transfers of legal tender from men to women outside of courtship or marriage were legitimate, such as a charitable cash offering or a salary. But even a man's tips were suspect as dangerous enticements to prostitution; consider, for instance, the statement in 1912 by the Juvenile Protective Association of Chicago that tipping was a "vicious" system encouraging young girls "who would . . . not dream of accepting money from a man" to accept his tip, thereby establishing "a relationship of subserviency and patronage which may easily be made the beginning of improper attentions."[70]

Twentieth-century courting did not involve direct gifts of money, but it routinely called for a man's joint purchase of goods or services, ranging from the girl's corsage to paying for dinner, theater tickets, and transportation. Etiquette books in the 1920s took on the problem of distinguishing more closely among such indirect transfers of money from men to women: carfare,

for instance, was "so small an item" that a women could allow the man to pay, but the woman who met an acquaintance in a restaurant "does not permit him to pay for her meal unless he has specially invited her to join him." Only if the woman was "invited to a matinee, or a tea, or to attend a ball game" was the man expected to assume "all obligations."[71]

Working-class courtship rituals made the distinctions between gift transfers more difficult than in middle-class dating. "Treating," as shown in Kathy Peiss's study of single working-class women in New York at the turn of the century, became a popular arrangement by which women received financial help, gifts, and access to entertainment from men in exchange for a variety of sexual favors, from flirting to sexual intercourse. Young working women who earned low wages and were obligated to contribute to their families' income had little spending money left for their own clothes or entertainment. So they relied on men friends to "treat" them to dancing, drinks, theater, or dinner. As Peiss reports, informal working-class etiquette allowed a much broader range of respectable indirect payments for women than in the middle class; working girls accepted not only recreation and food from a man but also gifts of clothing or even a vacation trip.[72]

Many such in-kind transfers were paid by a woman's fiancé or her "steady," but some women reportedly accepted treats from casual acquaintances as well. Yet the transfer remained within the realm of courtship gifts. Distinctions between courtship and prostitution, however, grew thinner with "charity girls," women who offered sexual pleasures to strangers they met in the popular public dance halls in exchange for presents or other "treats." There were also the "taxi-dancers" who made their living by dancing with paying customers. Leo Rosten recalled a Saturday night tour of three New York taxi-dance ballrooms; at Seventh Avenue's Honeymoon Lane Danceland, Mona led him to the dance floor, letting "her body, all marshmallow, flow against mine . . . and murmured . . . a voluptuous 'Mmmm-mmh!'." After dancing for a moment "approaching ecstasy," a buzzer loudly "honked," and Mona quickly "disengaged her clutch," instructing him to get more dance tickets. When Rosten protested that he thought his ticket was for a whole dance, Mona announced that "a dance is every time the buzzer buzzes"—which was every minute. After Rosten promptly returned with ten more tickets, Mona was once again "warm and yielding in my arms—until the buzzer finished its tenth pecuniary decree." Jean later explained that the dancers kept half the price of their tickets, plus "you have to add the *presents* . . . like nice lingerie, a bracelet, a purse, a piece of jewelry, maybe an evening gown." Or sometimes cash. At the Majestic Danceland, Honey told Rosten about a St. Louis real-estate dealer who dated her: once "'he leaned over in the cab he was taking me to some scrumptious Chinese food in, and without one single word he leaned over and kissed me—nothing rough or forcing, just a real sweet little kiss. Then he handed me ten dollars without a peep.'" With taxi-dancers, noted Paul G. Cressey in his more systematic account of Chicago dance-halls in the 1920s, the date—"a conventionally accepted means for young people to get acquainted"—acquired "a suggestion of immorality." Yet, like "charity girls," taxi-dancers were not prostitutes, but committed to an "intermediate" occupation. In the form of dance tickets, taxi–dance-halls even had their own currency that marked the particular sexual economy of patron and dancer. Cressey observed five distinct relationships between dancer and client, each with its own rules of payment, not only the standard dance payment but also "free dances" for more "favored suitors"; "mistress" arrangements; an "alliance" in which, for a few months, a man paid for the dancer's rent or groceries; the "plural alliance," where the girl "enters an understanding by which she agrees to be faithful to a certain three of four men," who through "separate arrangements" meet her "financial requirements" of rent, groceries, or clothes; and the "overnight date," which "quickly takes on the character of clandestine prostitution."[73] In general, only a stipulated cash payment at the time of sexual relations marked a woman's activities as prostitution. As Peiss explains, as long as they did not accept money from men, "charity girls" retained a degree of sexual respectability.

We've seen, then, how people employ a wide range of techniques in order to personalize their gifts and distinguish intimate, affectionate social relations from other social exchanges. With money gifts, the challenge was more urgent, delicate, and time-consuming. As the uses of legal tender multiplied it took skill, determination, and care to personalize money. Let us now explore how it was done.

TRANSFORMING LEGAL TENDER INTO GIFT MONEY

Recall Lou Eleanor Colby dressing up her dollar bills before sending them to her mother as a Christmas gift. Gift-wrapping legal tender was one of the most dramatic ways in which people distinguished gift money. They also did so by selecting or creating distinct gift currencies, segregating monies, or restricting the uses of money gifts.

Consider, first, the physical alteration of currency. In primitive societies, gift monies were easily identifiable. For instance, on Rossel Island in the Pacific, only one specific shell-coin of a particular shape and color could be used to conduct a valid marriage.[74] For Americans, gifting money was harder: they had to create their own distinctions within a standardized currency.

They did so with remarkable originality and skill. Women's magazines describe the many time-consuming and often elaborate strategies for converting legal tender into gift money: gold coins hidden in cookies or concealed by Christmas seals; dollar bills decorating a belt-buckle or encased within a picture frame. A bride received a "carefully wrapped package" from her physician. Inside she found one of his "dreaded pill-boxes" filled with gold coins and labeled "to be taken before or after meals." The better the disguise the more successful the gift. Indeed, women boasted that it took "a long time before the recipient realized that she had received a present of money." Sometimes the gift-wrap was so unique that it became "a shame to take the money." One example was the "check shower" tea party organized by a "bunch of busy girls" who had no time "to embroider or crochet." Yet they found time to produce a gift offering that "didn't seem mercenary at all the way it was done": "there were checker-board sandwiches . . . checkerberry candies . . . the tea cloth was a pink-and-white checked gingham . . . [and] there was . . . a pink-and-white checked holder for a hot teapot handle. . . . When the engaged girl unbuttoned the flap of the tea-pot holder she was quite overcome at finding it filled with the neatly folded personal checks of the girls."[75]

Husbands were urged to display similar imagination when giving gifts of money to their wives, so that the gift would be distinguished from her allowance; "If you . . . give her a check," advised the *Ladies' Home Journal*, "put it in an embroidered purse, or a leather sewing basket, or a jewel box which will be a little gift in itself. Whatever you give, don't let it mean just so much substance." Housewives made similar efforts to distinguish a maid's Christmas gift from other payments: one woman reported how she made the money for her helper "more Christmassy by slipping it inside a tiny purse or a pretty handkerchief," thereby making "a distinction between the gift and the monthly wages."[76]

The greeting-card industry added to the gifting of money by what one historical account of the business calls an "almost endless variety" of money holders, as designers apparently "vied with one another to produce original ideas as carriers for coins, bills, and checks."[77] Some cards—both commercial and domestic—used religious symbols to gift money. Homemade Christmas money was often decorated with ritual reminders—the pine cone of the Christmas tree, for instance, used as a money holder. And greeting-card companies manufactured money holders in the shape of a Christmas tree or presented by a Santa Claus.

Money was also gifted by turning it into a playful item. Humorous English Christmas cards in the 1870s had often used

fake coins as a pun. And both in England and America in the mid-nineteenth century, cleverly fabricated bank notes were sent as a Valentine's gift of "love money." But by the twentieth century, Americans played with real money. Housewives penned witty messages to better personalize their money gift: "This introduces you to my friend Bill. He is a good sort, ready to spend and be spent. Take him with you next time you go shopping." Hallmark money cards displayed cute images of children, animals, or jolly versions of Santa Claus with amusing messages. Humor, like ritual, served to differentiate money as a gift. So did language; in gift cards, money became a "bit of cheer" or some "little thing."[78]

A second way to differentiate gift money physically was to use only special kinds of money such as gold coins or brand-new dollar bills. Each Christmas, the demand for gold coins and crisp new bills created much additional work for the Mint as well as for the banks that distributed the money. In November 1910 when the Treasury, for the sake of economy, decided not to issue new coins for the forthcoming Christmas, the "wall of protest . . . the indignation of the shoppers and the demands of the merchants" were such that, according to a *New York Times* report, Treasury officials considered ordering a few million silver coins for the holiday business.[79]

Special currencies were also used to pay for services associated with ritual events, as, for example, the clergyman's fee for a wedding ceremony. Etiquette manuals were careful to specify not only who was expected to pay the clergyman's fee (the groom, through the best man) but also how to present the money. The standard procedure in the early 1900s was to give the clergyman at least five dollars in gold, clean bills, or a check enclosed in a sealed envelope.[80] But sometimes not even a physically distinct currency was enough. In December of 1907, when his congregation offered Rev. Dr. Jones, the pastor of a Presbyterian church in Pittsburgh, a Christmas purse containing $100 in new golden coins, according to a *New York Times* headline, the pastor "tossed the gold into his hat and handed it back." The "nice new money" was missing the motto "In God We Trust," which recently had been removed by the president. For the pastor, such "godless coins" could not qualify as a gift: "I swore," he told his congregants, "I would take no money that did not bear the old motto."[81]

Others earmarked legal tender as a gift by withdrawing it from circulation altogether and inscribing their own personal messages. Significantly, studies of primitive money tell how sometimes gold and silver coins were converted into a kind of jewelry known as "dead money." Turn-of-the-century etiquette manuals document many such symbolic "murders" that turned money into an ornamental gift. An "exquisite" christening present, for instance, was a gold chain and locket made of five-dollar gold pieces given by each of the father's groomsmen and melted down by a goldsmith.[82]

A more radical way of gifting money was to invent new currencies. Here, again, business stepped in with such innovations as the Christmas money order or the gift certificate. To convey the difference with ordinary transfers of money, gift orders—like money cards—were also often dressed up in ritual costume. American Express advertised its first Christmas money orders with the picture of a woman sitting next to the manger where Christ was born. The woman, explained the advertisement poster, sat near the spot where the three wise men had presented Christ with gifts. By December of 1917, the company made use of both domestic and wartime themes. That Christmas it printed two streetcar cards to promote money orders as "the most suitable war-time gift": One portrayed a soldier displaying his gift order; and another—most likely targeted for immigrants as remittances—showed an elderly couple holding the money order along with a note from their son explaining, "Not knowing what you would wish most, I am sending you this practical present."[83]

Gift certificates—also called merchandise coupons or gift bonds in this early period—were a clever device to meet people's expanding gift obligations in the early 1900s. On purely practical grounds, as the ads noted, they solved "the problem of 'what to get'"; the donor was not only "saved all the bother," but assured that "your gift will not be duplicated." But, surely, the main appeal of gift certificates was not their efficiency; it was simpler, after all, just to send cash. Certificates skillfully managed to turn cash into a gift. Donors paid the store to transform their money into an often "handsomely engraved and embossed" document, usually personalized by the name of the donor and the recipient. This new gift currency was further set apart from legal tender by restricting its spending to a particular store or even a particular item. Nor was this currency convertible into ordinary cash: their gift certificates, warned New York's Simpson Crawford Co. in a 1906 advertisement in *The World*, were "good for merchandise any place in the store" but were "not transferable for cash."[84]

Although we know little about the actual circulation of gift certificates, it seems that these currencies were appropriate mostly for friendly, but not overly intimate, relations or for the more impersonal and unequal transfers. Macy's ads are instructive: When "in doubt what to choose for a friend, for employees or charitable gifts," their store bonds would "solve the problem"; as a gift to friends, the ad explained, "[the bond] must please, because it secures the recipient whatever he or she may desire." Or consider Simpson Crawford's glove certificates targeted for "the busy man in the office—every clerk he has will appreciate them." Part of a certificate's appeal, after all, was that some of the work of personalizing gifts was delegated to the recipient: their glove certificate, the Mark Cross ad explained, "may be purchased and sent instead of the gloves themselves, permitting the recipient to choose her own gloves."[85]

The physical manipulation of legal tender was a powerful, tangible technique of transforming money into a gift. But money was gifted also at an earlier stage, as people segregated certain monies from other domestic currencies to be spent for gifts; families often kept their gift money in a special, separate box or a tin bank or, after 1910, in a Christmas Club bank account. The banks' Christmas savings-account plan was a stunning success:

by December 1926 it was reported that some $400 million were distributed nationally to about 8 million depositors by some 8,000 banks. For fifty weeks during the year, each club member, using a coupon book, punch cards, or bankbooks, deposited a small amount—the average deposit during the 1920s was $1 but the amounts ranged from 25 cents to $20—that was redeemed in a lump sum just before Christmas.[86]

The appeal of Christmas accounts had little to do with economic incentives. Although a few banks paid the same interest rate on club accounts as on regular savings accounts, most banks offered a much lower rate and, increasingly, no interest at all. And yet people kept bringing their holiday monies to the bank to be put aside for Christmas. A 1940 report in *Banker's Magazine* noted the great "popularity of this systematic method of accumulating a definite sum for a definite purpose . . . regardless of dividends." Bankers protested that they made little or no profit from these small deposits and only kept them as a way to attract new wage-earning customers; yet, banks actively advertised their "smile checks," urging prospective depositors to "light a Christmas candle every week" by making a deposit. As one banker confided to an interviewer, the slogan "'Christmas money' . . . gets 'em by the hundreds and the thousands. Gets 'em in a way that thrift or poverty or security and the rest of those bank-advertising bywords can't begin to touch." Jews furthermore apparently adapted the Christmas Club concept to Hanukkah: by the mid-1920s "Save For Hanukkah" ads by the East River Savings Institution appeared in *Der Tog* and *Morgen Zhurnal*, two Yiddish newspapers. Although printed in Yiddish, the ad pictured a young couple standing next to a Christmas tree.[87]

We know little about Christmas Club depositors. There may have been some affluent customers, but most club members were workers, most typically the workingman's wife who, according to a study of eight Boston banks in 1926, was "obliged to and . . . willing to save in smaller amounts than men." In fact, some of the men interviewed were reportedly "ashamed to be seen at the Christmas Club window." For

women, and possibly also for some children, the Christmas Club—much like the Penny Provident banks that preceded it—was a useful institutional device to safeguard monies from the household economy for use by them for gift giving or other domestic expenses.[88]

RESTRICTIONS ON GIFT MONEY

We have seen how money was set aside for gift giving and then transferred as a gift item. But the gifting of money did not stop there; it also mattered how gift money was spent by the recipient. A birthday check was not supposed to be cashed for groceries, or Christmas money used to pay a gambling debt. In order to complete the gifting process, donors and recipients found ways to restrict the spending of gift currencies. Although money gifts were praised as "the most useful" since they allowed the recipients freedom to choose their own gift goods—the ultimate privilege of a consumerist culture—recipients were not as free as supposed. Marking money as a gift imposed obligations on spending it that did not exist with a wage. We saw how, in fact, certificates were highly restricted currencies.[89]

It was, of course, easier for donors to control the gift transfer by choosing an object. Etiquette guides recognized the donor's rights by insisting that a recipient's thank-you note should always make specific mention of the item received, and by placing certain restrictions on the exchange of gift goods. With money the task was complicated; etiquette books, however, increasingly urged their readers to acknowledge precisely what they had or would buy with a relative's money gift. It was expected, for instance, that a wedding gift be spent in furnishing a couple's new home or on a wedding trip. Even a birthday gift of cash could be used by friends or relatives to influence the consumption pattern of the recipient: an aunt's $50 birthday present, for instance, was designated for the repapering of her niece's parlor.[90]

Deeply concerned with the rationalizing of household finances, home-economics experts had their own reasons to recommend the earmarking of gift money. The "danger from gifts," warned Benjamin R. Andrews, professor of household economics at Teachers College, Columbia University, was the "receipt of something not earned" and therefore less likely to "stimulate a sound economic reaction in the receiver." Andrews advised treating gift money "apart from current regular income, not to use it for current needs, but to add it to one's personal capital." Gifts to children, for instance, were best destined for a savings account, held as the child's "education or start-in-life fund." Money gifts, concluded Andrews, "are wisely given when conditioned."[91]

Indeed, when it came to children's gift monies—even small sums—the earmarking was justified as an educational process. Even as the allowance was upheld as the best source of income, most children still received gifts of money from parents, relatives, and visitors at Christmas, birthdays, or other occasions. Concerned with their children's consumer skills, however, parents wavered between the value of free choice and the urgency of wise spending. Consider a typical situation raised by an early-twentieth-century "practical book on home management": a young girl decides to spend the five-dollar gold piece she received as a gift from her grandmother by giving half to her brother and spending the other half herself, feeling that "it was her personal property, to do with as she pleased." But the girl's mother "wanted to dictate to her what she should buy with it." When the grandmother reluctantly intervened, advising her grandaughter that "she had better spend it the way your mother wants to," the girl returned her gift. Although early supporters of children's rights urged that "nobody should insist upon telling [children] how to spend their own money," in fact most parents

seemed to have closely supervised their children's spending, including their money gifts.[92]

Often gift money was earmarked as a charitable gift, thereby making cash a morally superior bestowal than an ordinary present. Thus the *Ladies' Home Journal* reader who told how each year she looked for "some deserving case of need: some girl struggling for a musical education or some young man aspiring for college; some woman who should be in a hospital." She then asked her friends to bring her the sum of money they had anticipated spending on her Christmas present in "a sealed blank envelope, unmarked," then added the money she would have spent for their gifts, and turned the entire gift fund into a charitable donation. Often gifting money was the only way to offer financial assistance to a friend or a relative; as Mrs. Colby explained, her "jolly little messengers of Christmas cheer" could be sent "into some homes where money, although sorely needed, might not be sent through ordinary channels."[93] Gifting the exchange defined the relation between donor and recipient as one of equals, thereby making the transfer affectionate rather than embarrasing.

Restricting the uses of gift money was not merely a refinement of the upper classes. SPUG, which by 1913 was renamed as the Society for the Promotion of Useful Giving, boasted that the graft money spent by working girls in gifts to their superiors had been redirected into "good giving." Many of the young women were using their savings "for little gifts to families poorer than theirs." Immigrants' letters home clearly reveal how they, too, cared deeply about how their gifts of money were used: donors routinely instructed parents, siblings, wives, or children how to spend their gift remittances, whether on a suit, a dress, or Christmas celebrations. Surely their instructions were sometimes modified by the recipients but, at least from the evidence, it seems that the recipient felt obliged to provide an accounting of how and why the money was spent differently. "You wrote us, dear son," the parents of one Polish immigrant responded on January 1902, "that we might make [from the 10 roubles he had sent them] a better Christmas tree . . . and make ourselves merry during the holidays." But, instead, the money had been divided, they reported, to pay a debt of eight rubles to the carpenter, one ruble spent for a holy mass, and only the rest they "took for our Christmas festival."[94]

The restrictions on spending gift money did not work magically. At stake were the long-term intimate ties between donor and recipient. As the correspondence of immigrants poignantly discloses, money remittances were a way of "remembering" and upholding family ties.[95] Contesting a gift of cash was in part a rejection of the donor's feelings and of the relationship itself.

People thus cared deeply about differentiating money as a gift; they did so by decorating, inventing, segregating, and restricting currencies. In fact they used a variety of other techniques as well, for example, labeling certain sums as gifted amounts, like the Jewish designation of 18 as a gift of *chai* or life, so that an $18 gift becomes a unique and distinctly more meaningful transfer than $19 or $20.

What mattered was to mark standardized currency in some unmistakable way that would allow the same legal tender used in other impersonal transfers to be bestowed as a sentimental gift, to display a donor's particular knowledge of the other person and their relationship. This was especially difficult for the most intimate, reciprocal, long-term relationships, and people had to make great efforts to certify the affectionate rather than instrumental value of their money gift—except, of course, in certain ritual bestowals, like those of a wedding or christening, where the money gift of a relative or an intimate friend was socially defined as a proper transfer. Moreover, with the invention of gift certificates and money orders, gifts of money multiplied in less intimate or equal but still friendly relations. Here the problem was to display cordiality without either making the gift too intimate or confusing the money with a payment, an entitlement, or charity.

In the more impersonal, unequal, although sometimes cordial relations of employer and employee or patron and server, gifting money created a different sort of quandary; it bordered on charity, thus potentially demeaning rather than rewarding the recipient. As a result, while the problematics of a gift of money between intimates were resolved by personalizing money, the ambiguities of gift giving among more distant and unequal parties were managed by standardizing and routinizing the transfer—as from tip to a service charge, from bonus to salary. Gifting was even more radically standardized in the absolutely impersonal relations between business and consumers, as with the popular turn-of-the-century coupons and premiums offered by a growing number of companies to promote their products.[96]

The remarkable range of money gifts contests standard accounts of the effects of commercialization and rationalization on social life: gift exchanges were supposed to be squashed by the hard-nosed instrumentalism of the modern world—not to flourish and diversify. To be sure, analysts and critics were not all wrong; we have just traced, after all, the profound commercialization of the gift economy. And, of course, business and advertisers created their own profitable stratagems to make money acceptable as a gift. But the conventional assumption that monetization would deplete social life of meaning, dry up social relations, and annul gift exchanges was mistaken. In fact, what people did was to mark an array of different forms of money to discriminate among a surprising range of meaningful social relations.

The work of what John Davis has called the "gifting of the market"—including gifting money—still goes on. According to one study conducted by American Express, over $54 billion are being spent by Americans annually on money gifts, including cash, personal checks, and gift certificates. Money cards are available for almost any occasion, including Valentine's Day. And gift certificates are sold not only by department stores but by a wide variety of specialized businesses including restaurants, beauty salons, and telephone companies. In 1987, American Express successfully launched its Gift Cheque, "in an elegant gold envelope with a distinctive card for the gift-giver to sign," as a new gift currency "more personal than a personal check." At Tiffany's, special "Tiffany Monies" gift coins from $25 to $1,000 are advertised as Christmas gifts redeemable in merchandise. Meanwhile, Christmas Club accounts, which seemed to be withering away a few years ago, are reportedly having a comeback.[97]

People still care deeply about distinguishing their gift money from other transfers. *Emily Post's Etiquette* 1992 edition offers advice ranging from when and how to give money gifts, special formulas for acknowledging money gifts, and even techniques for the tasteful display of wedding-gift checks. Post's manual offers detailed instructions on personalizing money: "When a gift is a sum of money," advises Post, the recipient "should indicate how it will be used. 'Your check for $50.00 is going into our "sofa fund," and we can't tell you how pleased we were to receive it.'" If the couple have no immediate use for the money, they should still mention some particular use, "say that it will be such a help in furnishing your apartment, building up your savings, or whatever."[98] Or take also the persistent concern with camouflaging the "price tag" of money gifts. Early editions of Emily Post had declared it against good taste to display checks as wedding presents or to divulge their amounts; but by the 1950s a special new section on "displaying checks" approved the exhibit of wedding-gift checks—as long as the amounts were strategically concealed. Precise instructions were included: the checks were to be laid out on a flat surface one above the other so that the signatures alone were disclosed. The amount of the check on top was covered with a strip of opaque paper and then a sheet of glass was placed over all of them. The glass, recommended the manual, had to be sufficiently large to cover the edges with presents and to "keep a curious someone from lifting it."[99]

The gifting of money, of course, goes even further; we have hardly touched, for instance, the rich world of monetary gifts, loans, and other transfers *within* families. Nor have we fully explored the age, racial, and gender earmarking of money gifts.

We know that women are still in charge of choosing and shopping for Christmas and other gifts, that the wife is more likely than her husband to make Christmas Club deposits, but we need to examine more closely gender patterns in the giving of cash, or the apparent division of labor between handling small sums of gift money by women and larger amounts by men. Furthermore, we have not looked at parallels to monetary markings in adjacent areas such as the giving of time in voluntary services and displays of friendship.[100] Again, there are fascinating similarities between the dilemmas of gift transfers for households and for the state.

We also need to ask how the gifting of money works in other societies. In Japan, for instance, where gift giving is extensive—ranging from Mother's Day and St. Valentine's Day gifts, to gifts for childbirth, entering school, graduation, birthdays, as well as gifts for building a new home, starting a new business, moving, or traveling—the giving of money is widespread. Japanese money gifts include "congratulations on schooling" (*Nyugaku iwai*—gifts for the family of children who start school) wedding gifts, funeral offerings, and *Toshidama,* money gifts presented by relatives on the New Year, usually to children. The Japanese take enormous care in differentiating these gifted monies: they use only new bills (although not for funerals), present their gifts in elaborately and meaningfully designed envelopes personalized with the name of the recipient, and avoid certain sums as unfit for gifts—four, for example, because in Japanese the numeral sounds too much like the word "death." The gifting of money in Japan is so effective that it apparently serves as legal evidence to identify bribes: if the money is offered without its gift envelope or is wrinkled, dirty, or used, the transfer is more likely to be a bribe than a gift. Indeed, bribes are often disguised as gifts by placing clean bills in a money envelope or by using properly wrapped gift certificates sold by department stores.[101]

As money entered the sphere of personal gift giving in early twentieth-century America, we have seen that it did not corrupt, repress, or debilitate people's social exchanges. Instead, new gift currencies were created to mark their multiple social relations. This earmarking of monies took place in other parts of American society as well, from the differentiation of monies within households that we discussed earlier to the more bureaucratic and formal world of business and public institutions. These institutions include the many charity organizations involved in the bestowal of money to the poor. In their work we can see the interaction of state authorities, domestic economies, and gift transfers. For that reason, we will explore them in considerable detail.

4

Poor People's Money

THE 1910 *Guida degli Stati Uniti per L'Immigrante Italiano* (Guide to the United States for the Italian Immigrant), published by the Connecticut Daughters of the Revolution and translated the following year into English, reassured newcomers that "the United States have always been the land of the immigrants," discovered by one Italian and named for another. It then gave them advice on how to make it in America, how to find work, how to travel, how to become a citizen. Among other things, the guide also offered recent immigrants practical tips on how to handle *il dollaro*. It was not just a matter of adopting a different currency; these new Americans had to learn the modern rational approach to money management. "It is dangerous," warned the guide, "to carry money in your pocket or leave it at