

Euphemia: Show Me the Liquidity

BY RALPH KEYES

Euphemisms are an accurate barometer of changing attitudes. Verbal evasions put a spotlight on what most concerns human beings at any given time. This is as true today as it was when the Victorians considered legs too titillating to be mentioned by name. (Limbs was the preferred synonym.) Things concern us that didn't concern them, however. An explosion of topics has become eligible for euphemistic discourse: not just the usual suspects of sex, body parts, and bodily secretions but disability, death, and anything that has to do with money.

When the editors of a collection of personal essays about money had trouble recruiting contributors, they approached a man who'd already written about his drug addiction and nervous breakdown. Surely this author would have no difficulty writing about money. He did. The writer begged off, confessing that there was no way he could discuss the subject candidly.

He is not alone. Money is one of our most taboo topics. I know many more people who will tell me about their sex lives, their loneliness, or their fear of dying than will reveal how much they earn, own, and owe. Therapists commonly find that nothing is harder for patients to talk about than money. In a survey of women's attitudes, *Ms.* magazine discovered that those polled considered money "the ultimate intimacy," more difficult to deal with openly than sex.

When human beings were more self-sufficient and their commerce was based on barter more than on cash, there was little demand for money-based euphemisms. If trade consisted of exchanging ten ears of corn for two loaves of bread, what need was there to euphemize? As the cash economy grew, there was every reason. When financial

transactions became central to life in general, money became the measure of one's worth—in many senses of the word. If having enough money could make you feel more worthwhile, an understandable fear of having too little could make you feel less worthwhile, worthless even. Alternatively, in an egalitarian context, having too much money can feel embarrassing. Therapists have a word for anxiety about being too rich: “influenza.” When in college, my son found that even his wealthiest classmates called themselves “upper middle class.”

In some African societies, the number of cows owned is a measure of social standing. Among the Saami (Lapps), it's reindeer. To us, cash is the primary yardstick measuring where we stand. In a society that's prone to use wealth as a sign of personal value, making our financial status public tells the world a lot about who we think we are. Too much, perhaps. How could this topic make us anything but anxious? In the financial realm, no less than any other, anxiety is the primary incubator of evasive language.

Money Talks

Money has long been a popular source of slang that allowed us to avoid using the m-word: *bread*, *dough*, *moolah*, *scratch*. Now, we're just as likely to use euphemistic synonyms: *funds*, *finances*, *resources*, *currency*. Those who don't have enough money are *financially insecure*. They have *limited means*. They're *a little short*. When my son tells me about a friend who's strapped, he says she's *under budget constraint*.

In past eras, money wasn't as rich a source of euphemisms for the simple reason that there wasn't enough of it around to merit verbal evasion. Once there was, and once we discovered how uncomfortable this topic made us, euphemisms flowered. “Money management” became *wealth management*. “Income” became *revenue*. “Wages” were transformed into *salaries*, then *compensation* or *remuneration*. Those doing short-term work received *stipends*. College professors who wouldn't be so crass as to expect payment for making a presentation were happy to accept *honorariums*, preferably ones that included a *per diem*. Once again, euphemisms were put to work on behalf of gentility.

Like any euphemisms worth their salt, the ones we use for money soften blunt terms that once were common. You're no longer “tapped

out”; you simply have *cash-flow problems*. Business losses have become little more than *revenue deficiencies* or *revenue gaps*. Those who used to “go bankrupt” now *file for Chapter 11* or *Chapter 13*. They aren’t “broke”; they’re *insolvent*. Their ledger books *show negative net worth* due to *downward adjustment*.

As money, commerce, and the workplace have crept into so many aspects of contemporary life, so have associated euphemisms. These euphemisms have proved very handy not just for masking anxieties but also for surrounding our financial transactions with verbal fog. Who wouldn’t prefer to *leverage* a major purchase than “go deeply in debt” to do so? When *New York Times* columnist Thomas Friedman argued that automakers should have “limits on the leverage they can amass,” I believe he meant that they should not be allowed to take on too much debt. Those who do this may have to *deleverage*. I’m old enough to remember when that was known as “paying off loans.”

The modern economy is rife with this type of verbal camouflage. I recently read about a new business that was said to be *in start-up mode* (i.e., it had no customers). Its owners were in a *pre-revenue* state. They were experiencing a shortfall. Or, as the president of a struggling college once reported, its financial standing had some *soft spots*.

Those who write annual reports are masters of this type of double-speak. These reports brim with euphemistic language such as *a challenging economic environment* (recession), *nonperforming assets* (bad loans), and *downward adjustment* (losses). Bad investments are *non-strategic* or *long-term buys* (i.e., they might pan out over time, but don’t bet on it). *Strategic reviews* are under way. *Unforeseen events had a negative impact on earnings* (they suffered a loss). *Profitability was reduced* (more losses). Companies then endure *substantial write-offs* (big losses). In a classic oxymoron, these firms suffer *negative growth* (they shrink).

The peculiar nomenclature of modern finance has become so pervasive that it’s easy to overlook its euphemistic roots. Such manipulation of language goes beyond easing discomfort with soothing words. In some cases, it leaps from benign face-saving into a realm where wrongdoing is facilitated by verbal flimflam. In this sphere, brokers who pad their commissions by unnecessarily buying and selling stocks are said to be *churning*, as if they were making financial butter. What’s “price-fixing” to you is *parallel pricing* to executives who engage in this illegal practice. Those who buy troubled companies and strip out valuable resources *unbundle* them. At one time, this involved *lever-*

aged buyouts (i.e., assuming massive debt to purchase a company that then becomes liable for the debt). When this practice was given a bad name by the likes of Michael Milken and Gordon Gekko, those doing it relabeled their companies *private equity firms* and continued to borrow money to buy businesses they could bleed of resources before reselling them.

Such verbal dodges make shady practices sound positively sunny. There are many more. Corporate spying might be called *competitive intelligence gathering* and is. Copying someone else's product is *reverse engineering*. Even those guilty of actual malfeasance can hide behind a curtain of euphemisms such as *double-entry bookkeeping* and *creative accounting*. An acknowledgment of fraudulent accounting consists of a mere *restatement of earnings*. A bribe given or taken goes by many names: *commission*, *consideration*, *contribution*, *consultant's fee*, *donation*, *gift*, *incentive*, *inducement*, or *rebate*. The bribed party was taken care of.

Even victims of misconduct rely on euphemisms to avoid admitting their plight. Businesses that don't like to talk about shoplifting and employee theft call this problem *inventory shrinkage* (*shrink* for short: "Our shrink is down from last year"). Those who try to catch shoplifters, yesterday's "store detectives" and "floorwalkers," are today's *loss-prevention specialists*. They engage in *corporate-asset protection*. Stolen goods are *temporarily displaced inventory*. After being robbed, one bank posted the loss on its books as an *unauthorized withdrawal*.

Such euphemisms don't just save face; they hide financial fragility. Only when an economy collapses do we realize how many euphemisms helped pave the way for dubious transactions.

Hard Times

What we used to call hard times provide a hothouse of evasive terms that camouflage what's actually going on. *Softening* of the economy is one of my favorites. When the Dow Jones Industrial Average sank 508 points on October 19, 1987, nearly 23 percent of its total value, some called this calamitous event an *equity retreat*.

A century and more ago, stock market crashes were called "panics." Since the word *panic* itself may have contributed to the fear that fueled such events, it was replaced with *depression*. This was thought

to be a less ominous synonym. After the Great Depression took care of that one, *recession* was conjured as an alternative, at least for milder economic retreats. When recession took on negative connotations of its own, we resorted to *slump*, *slowdown*, or—most popular of all—*downturn* (George W. Bush’s preferred euphemism for the economic crisis that commenced in his second term).

Correction has proved to be a durable euphemism for economic reversals since the *New York Times* began using the word that way during the early 1950s. Thereafter, a declining stock market was one being *corrected*, like a second grader’s homework. Markets of all kinds went through *corrections*. This term has an aura of normality, a sense that mere adjustment is going on, not only anticipated but healthy. As millions of homeowners began losing their houses to foreclosure, Treasury Secretary Henry Paulson blandly referred to the *housing correction* he saw under way, one that would puncture the artificial *bubble* it was based on.

That bubble came to be, in part, because of the ease of borrowing money using homes as collateral. If the house was already mortgaged, such borrowing would call for a second mortgage. That term became passé, however, and for good reason. “Second mortgage” sounds forbidding, like an added ball and chain. *Accessing home equity*, on the other hand—*tapping* it, *putting it to work*—sounds like discovering diamonds in your back yard and was perceived this way by millions of homeowners. They *monetized their assets*.

Banks began to market home loans aggressively in the 1980s, using soothing terminology devised by copywriters they hired away from product manufacturers. Those who might not qualify due to a bad credit history were upgraded to having *less-than-perfect credit*. This phrase was used to describe high-risk homebuyers who were then offered *subprime* loans. Unlike, say, “junk bonds,” the term “subprime loan” in no way reflected the riskiness of that type of credit. The fact that high-risk loans were now broadly called *loan products* or *financial products* helped make them easier to sell. A product sounds tangible, like a bagel, say, or a bicycle. Many loan products were mortgages that had been carved into *tranches* (Franco-financial for “slices”), then bundled into *collateralized debt obligations* (CDOs). These loans were said to be *securitized*. This had a reassuring sound. Something that’s *securitized* is secure, right?

Wrong. Bundling risky loans with safe ones to make them safer was like combining *E. coli*-infected ground meat with a clean batch in

hopes that the clean batch would purify the contaminated one.

“Risk” itself was a word seldom heard in the process, though *downside potential* did sometimes get mentioned. When, despite all the swaps, securitizing, and collateralizing going on, many of these debts proved to be uncollectible, what used to be called “bad loans” were converted verbally into *illiquid assets*. The subsequent drying up of credit became a *liquidity crisis*.

The economic collapse that got under way in 2007 was like a short course in an esoteric vocabulary camouflaging the financial monkey-shines involved. If such terms put you to sleep, that was exactly the point. They’d done their job.

Cagey, jargony euphemisms were integral to the boom that led to the bust of 2008. Arcane verbal evasions helped keep what was actually going on hidden behind a euphemistic curtain. It might be something of a stretch to say that evasive language facilitated the financial shenanigans we’ve witnessed in recent years, but only somewhat. Calling dubious loans made to bad credit risks *subprime loans* certainly helped bankers make them. Didn’t they know better?

Of course they did.

Among themselves, those who engaged in financial doubletalk used starkly different terminology. In-house, vague euphemisms gave way to vivid slang. At the peak of the lending binge, mortgage brokers talked cynically of the “liar loans” they knowingly made to borrowers who faked their creditworthiness. At an extreme were “ninja loans,” an acronym for loans offered to those with no income, no job or assets. Such insider lingo was far more colorful, blunt, and candid than the deceptive euphemisms foisted on outsiders. *Haircut* transactions were ones with reduced profit. A *clawback* process was one in which excess payments were retrieved from the party to whom they’d been made. *Cramdown* settlements were ones crammed down creditors’ throats by judges. Their insolvent customers were *upside down*. Those who owed more on a mortgage than their property was worth were *underwater*. A rapidly declining asset was a *falling knife*. *Zombie banks* were ones with insufficient assets that continued to do business anyway. Perhaps more public use of such candid terms might have helped avoid some of the worst excesses whose skids were greased by misleading euphemisms.

Fooling around with verbiage is part and parcel of the modern market economy. No one has a more pressing need to make touchy topics discussable than those who have products to sell.

Commerce

To us, a foundation is an organization that gives away money. To our grandmothers, it was an undergarment that nipped and tucked their body's bulges. In the early 1920s, purveyors of brassieres and corsets had concluded that a softer, vaguer word might help them sell these products, or at least make them easier to advertise. Thus, *foundation garments* aka *foundations*. According to the U.S. Patent Office, this term incorporates devices intended to "protect, compress, support, restrain, or alter the configuration of the body torso or a portion thereof, e.g., the female mammae, or those portions of the body lying below the mammae and extending along a line below the abdomen portion of the body to the region of the thighs."

Today "foundation garments" has a musty, dated sound. The need for their assistance remains, however. For women who might like a little such help but are loath to sound like grandma, *body shapers* have come to the rescue. *Shapewear*.

Men's issues along this line have given birth to gender-appropriate euphemisms. What was once known as a "suspensory" sold better as an *athletic supporter*, even among nonathletes. In 1897 the Patent Office approved a version of this product that was called a "jock strap." Symptoms of the fungus *tinea cruris* that commonly collects in men's groins was subsequently called "jock-strap itch" by merchants who proposed to cure it. That term was eventually shortened to *jock itch* in the vernacular.

Products related to the body and its functions cry out for innocuous names. This is especially true when they need to be discussed in advertisements. As ad critic Leslie Savan puts it, "the more scatological the product, the more euphemistic the spot." Thus "constipation" became *irregularity* (or, better yet, *occasional irregularity*) among those who sell laxatives. To deodorant makers, "sweat" was transformed into mere *wetness*. After Listerine popularized an obscure medical term that blends the Latin *halitus* (for "breath") with the Greek *osis* (for "condition"), *halitosis* stood in for "bad breath" in its ads. "Ringworm" in the feet (*tinea pedis*) is another affliction that became easier to talk about when the manufacturers of Absorbine Jr. renamed it *athlete's foot* in 1928.

After World War I, a women's deodorant called Odo-Ro-No recast body odor as BO. This abbreviation did not catch on until Lifebuoy Health Soap began to warn consumers about its dangers a few years

later. In ubiquitous radio spots, “Beee-Ohhhh!!” was said sonorously by a deep-throated announcer, to the accompaniment of a foghorn. Customers were warned that BO in thirteen key body areas stood between them and social success. Eradicating BO with Lifebuoy “can help you win friends wherever you go” a magazine ad assured readers.

The flourishing personal-care industry that grew up during the past century not only promised to help mask and eliminate body odors but also gave birth to a brave new world of euphemisms. Personal hygiene products such as Lifebuoy promised *personal freshness*. Menstruating women were offered *everyday freshness*, *sanitary protection*, and *feminine hygiene*. *Toilet tissue* replaced *toilet paper* among those selling it. Better yet, *bath tissue*.

The expansion of commerce during the past century has led to an explosion of newly minted, constantly updated euphemisms in every sphere of the marketplace. Along the way, words have been continually upgraded and degraded. “Cheap,” for example, was originally an abridgement of *good cheap*, meaning simply “good bargain.” In time, this term took on connotations of poor quality and gave way to euphemisms such as *inexpensive* and sundry successors: *economy*, *budget*, *thrifty*, *frugal*, *reasonable*, *affordable*, and, especially, *value*. “We’re not here to sell cheap food,” says a Whole Foods executive, “but we’ve been working hard on our value flank.” Along the way “day-old” baked goods were renamed *yesterday’s fresh*. “Spoiled” produce became *distressed*. “Used” merchandise (itself a euphemism for “secondhand”) was now *preowned* or, better still, *vintage*. What once were called “junk stores” became *thrift shops*, then *resale stores*.

Language manipulation is rampant in the marketplace. Product prices that used to get “raised” are now *adjusted*. When the term “rebate” became tainted, auto dealers began offering *incentives* to their customers. IKEA calls out-of-stock merchandise *temporarily oversold*, including furniture with a synthetic veneer they call *birch effect*. This is on par with calling products that have no butter in them *buttery*, and naming ones without any cream *crème* or *krem*. Copywriters rely on such pseudospeak for the simple reason that it works. Fancy, euphemistic descriptions help sell merchandise.

In ethnic restaurants, “authentic” is the word of the hour, though never in a restaurant that’s genuinely authentic (i.e., one that caters to customers from the country whose cuisine is being served). In the recurring pattern of a euphemism meaning the opposite of what it

euphemizes, “authentic” is far more likely to indicate food dumbed down and cooled off for the popular palate (Mexican, Thai, etc.). When fused with “style,” the authenticity gets diluted even further. A stall at Cincinnati’s Findlay Market sells “authentic-style” tamales. This verbiage is the source of much euphemistic mischief. Think *Southern-style* (fried chicken), *restaurant-style* (tortilla chips), *Oktoberfest-style* (beer), *homemade-style* (lots of things).

The government sometimes colludes in this verbal hocus pocus. The U.S. Department of Agriculture allows frozen chicken to be called hard-chilled. With its approval, a certain amount of *mechanically separated meat*, or *MSM*—a slurry of marginal meat such as tendons, bone marrow, and a permitted amount of bone bits (“calcium”)—can be included in hot dogs. So can a certain amount of *variety meats*.

Those who favor sterilizing perishable products with radiation have long bemoaned the unfortunate term “irradiation” used to describe that process. This word brings to mind a green-glowing T-bone steak that could lead to bone rot and hair loss among those who eat it. When approving irradiation in 1985, the Department of Health and Human Services gave it a new name: *picowave*. This was coined by the head of a company that manufactured irradiators. In order to catch on, however, euphemisms must have some clear relationship to what they’re describing. This one didn’t. A subsequent euphemism, *cold pasteurization*, wasn’t much better, though the Department of Health and Human Services still allows food irradiators to use that term on their products’ labels.

We pay a price for the increasing manipulation of language on behalf of commerce. When our leading purveyor of coffee calls its smallest cup a *tall*, our grip on reality loosens a bit. It enters an alternate euphemistic universe when Spirit Airlines installs stationary seats on its airplanes and calls them pre-reclined. Questions of propriety also come into play when euphemisms enter the deception zone this way. A hospital that calls a bag of ice *thermal therapy* and a box of tissues a *disposable mucus-recovery system* can obfuscate billing and boost its bottom line. (One charged fifteen dollars for the former, eleven dollars for the latter.) Terms such as *free*, *complimentary*, and *courtesy* are little more than euphemisms for “part of the price.” When buying tickets to a baseball game recently, I was charged a *convenience fee* of four dollars. Whose convenience?

This is the latest twist in commercial euphemization: disguising price hikes as “fees.” That practice has become both ubiquitous and

insidious. Banks collect stiff *courtesy overdraft-protection fees* for bounced checks. Apparently, bankers are unusually courteous people. When my son's bank calls him to pitch credit-card offers, they say it's a *courtesy call*.

What this really is, of course, is manipulation of customers through creative use of euphemisms. Surcharges with euphemistic names are commonplace. According to *Consumer Reports*, Americans as a group pay \$216 billion a year for surcharges over and above the stated price of products or services. In its polling, the magazine has found that having to pay these fees tops the list of Americans' everyday complaints, well ahead of tailgaters and dog doo. No wonder. What really sticks in customers' craws is the shiftiness and indecipherability of names given such surcharges. When a federal tax on Internet service was repealed, some providers began charging a *regulatory-cost recovery fee* in the same amount. Exactly what that fee covered was never made clear. Then there's the *merchant-function charge*, which, according to one utility that includes this on its bills, "reflects certain costs associated with procuring and storing natural gas and electricity, as well as costs incurred by the company related to credit and collections activities and uncollectible accounts."

Car rental companies are particularly deft at loading up their invoices with hidden charges that have incomprehensibly euphemistic names. A list collected by consumer activist Bob Sullivan includes fees for highway use, peak season, concession recovery, vehicle license recoupment, facility usage, consolidated facility charges, refueling, stadium surcharge, frequent flier miles, and tire and battery recovery. Sullivan posts examples of such "sneaky fees" on his Red Tape Chronicles website. He calls them "anti-coupons." Sullivan estimates that the average American consumer spends nearly a thousand dollars a year on hidden charges with foggy names, ones few consumers challenge because they can't even figure out what they're for (which is exactly the intent).

Workplace

A friend I'll call Angie has worked in management at a Fortune 500 company for more than three decades. Her workplace, she tells me, is rife with euphemisms. They include: *not value-added* (a waste of time), *let's take this off-line* (when a meeting becomes contentious),

budget challenge (budget cut), *new news* (to rationalize a mistaken analysis or forecast), *improvement opportunity* (performance weakness), and *three-rated* (a poor performer).

According to Angie, mastering these and other euphemisms is crucial for new hires. “Those who don’t learn to do this quickly do not progress far,” she says. This is true in general, at workplaces of any size. In the TV series *Mad Men*, an ad executive fires his secretary for, among other things, saying she “covered” for him when he was away from his desk for reasons unknown. “You don’t *cover*,” he tells her. “You *manage expectations*.”

The more complex working environments have grown, the more essential euphemisms have become for discourse there. In some workplaces, an employee warned not to *dip your pen in the company ink* must discern that this refers to having sex with a coworker. When dealing with contracts, it helps to know the difference between a *big-boy clause* (whose signer affirms awareness of risk) and a *bad-boy guarantee* (cosigning a risky borrower’s loan). Should the scope of a project expand due to added elements, this expansion is called *scope creep* by some. Those working on projects that shrink due to budget cuts are forced to engage in *value engineering*.

The cubicles that their inhabitants call “cubes” were renamed *designated work areas* by one organization that wanted to upgrade its image. Those working there quickly defeated this purpose by acronymizing them as *DWAs*. Creating acronyms is a popular office pastime, especially among those who work in information technology. *PICNIC* is a euphemism used by tech support personnel that means “problem in chair, not in computer.” *PEBKAC* means pretty much the same thing: “problem exists between keyboard and chair.” This type of problem is called *Code 18* by other tech supporters (because its source is 18 inches from the computer monitor, in the user’s head).

A friend of mine who has spent decades toiling in Silicon Valley companies once e-mailed me that he’d just been “onboarded and provisioned” in a new job. What did that mean? *Provisioned*, Jack explained, meant being provided with a building pass, computer, network access, desk, and directions to the mens’ room. All the essentials. *Onboarding* referred to orientation of recent hires like him. (“Onboarding session for all new employees at three this afternoon.”) At a company where Jack once worked, he and his fellow cube mates showed up for work one Monday to find their cubicles six inches smaller than they were on Friday. They’d been *reconfigured*. That became his coworkers’ sar-

donic euphemism for any degraded work space: it was reconfigured. At this company, workers given no specific assignment because they were about to be fired were *on the beach*. (“Wendy’s been on the beach for a few weeks.”) Those under disciplinary action or review were *in the penalty box*. (“Dave sure got himself in the penalty box when he lost the Figley account.”)

Being familiar with workplace euphemisms is essential not only for workers but also for work seekers. Knowing in advance what type of job you’re applying for can save a lot of headaches down the road. In help-wanted ads, a *fast-paced work environment* might be one that’s understaffed and filled with frantic, stressed-out employees. Applicants solicited to handle *data processing and customer relations* will probably be typing and answering the phone. When explicitly gender-based ads were banned in England, euphemistic terms such as *attractive* replaced “woman” among employers who preferred female employees for certain positions (e.g., “Company president seeks attractive, efficient secretary”).

Some on-the-job euphemisms are relatively common and not that hard to decipher. *An ambitious timeline* is usually a wildly unrealistic deadline. *A rough order of magnitude* refers to what used to be called a “back of envelope calculation” (aka a guess). In many offices *SWAG*, an acronym for “silly wild ass guess,” refers to the same thing. In more than one workplace, unproductive employees are said to be working *on the Penske file* (after a Seinfeld episode in which George Costanza spends days at a new job fiddling around with “the Penske file”). Then there’s the dreaded *learning experience*. “When we describe a project as a ‘learning experience,’” says one corporate trainer, “we mean ‘disaster.’ You can use tone of voice and emphasis on syllables to convey exactly how much of a disaster it was. Example: ‘How did your project turn out?’ ‘Oh, it was a learning experience.’”

Other euphemisms are more setting specific. A task beneath one’s pay grade is called *toast and water* at a company whose owner sometimes asks department heads to fetch these items from a nearby café. In another, *forest killer* refers to someone who generates more paper than product. *Installing Publisher* (a software program) is euphemistic for “wasting time” among employees of a high-tech firm. A related abbreviation, *ETW*, is short for an “external time waster,” a gabby co-worker who distracts you from your work. In one office, absent employees are said to be *DTH*. This technically means “down the hall” but actually means “I have no idea where this person is.”

“Nowhere in our language is there so much misplaced inventiveness and ludicrous contrivance as in workplace euphemisms,” British word maven Nigel Rees told a reporter. These euphemisms serve all the usual purposes—politeness, evasion, obfuscation, deception, deflection—and others unique to any setting where a group of people develop their own lingo over time. They incorporate insider talk, reference to shared experience, and, least appreciated of all, fun. Arch-euphemisms are tedium busters. When we murmur, “Wouldn’t you say Tammy’s a bit three-rated?” with a cocked eyebrow and elicit a knowing nod and “Yeah, I’d say she has lots of improvement opportunities,” our office-specific euphemisms become cool team builders.

Euphemism-rich working environments are a relatively modern phenomenon. They reflect the growth of white-collar workforces where men and women are colleagues who need to watch what they say. Among the mostly male workforces on farms and in factories, mines, and other settings where manual labor took place, circumlocutions were seldom necessary. One study of loggers in the mid-1920s found them using slangy terms such as *bull of the woods* for “foreman,” *ink-slinger* for “clerk,” and *pimp-stick* for “cigarette” (at a time when they were considered effete by blue-collar workers). One logger unhappy with another might threaten to *knock his ears down*, *pat him on the lip*, or *shove his nose down to his navel*. This would never pass muster in an office, of course. As growing numbers of us work in genteel, politics-ridden settings, the need to master euphemisms has exploded.

Most workplaces are filled with indirect ways to describe dicey employees. Overly picky staff members can be called *fastidious* or *detail oriented*. Such employees may show a *high level of professionalism*. They are *hardworking* and *conscientious* (if not particularly productive). It takes a keen awareness of nuance to realize that positive-sounding descriptives can be negative or positive depending on the context and who’s doing the describing.

An obsessive-compulsive employee’s lazy counterpart might be called *laid back*. Unimaginative plodders are *diligent*. Ineffectual employees who don’t offend anyone have *good people skills*. Ones too timorous to make waves are *team players*. *Good micromanagers* can’t see the forest for the trees.

The natural home of such euphemisms is in letters of reference. Since those who write them can be legally liable for what they say, an ability to decipher reference-letter euphemisms is crucial for those

who read them in *human resources* or *human capital management* (aka personnel departments). Does *enthusiastic* mean over-the-top manic? Is *conscientious* a tip-off that this person lacks imagination? Is a *self-starter* an obnoxious individual who works alone because he can't get along with anyone? Only the letter writer knows for sure.

You're Furloughed!

A few months after he was *onboarded* by his new employer, Jack wrote to tell me he'd been *RIFFED*. This term, Jack explained, was based on *RIF*, an acronym for "reduction in force." In other words, he'd been fired.

Discharging employees is one of the leading occasions for euphemistic discourse in the workplace. No one is fired, of course, or sacked, though they might be *furloughed* (or, more likely, *placed on indefinite furlough*). Discharged employees were part of a *staff reduction*, a *recalibration of personnel*, or a *redeployment of resources*. Alternatively, they might be *deaccessioned*, *decommissioned*, *dehired*, *discontinued*, *outplaced*, *separated*, *terminated*, *unassigned*, *made redundant*, or, in the latest circumlocution, *decruted*. Employees at a big bank in New York talk of being *excessed*. ("Jake got excessed last week due to a re-org.") Counterparts in a Silicon Valley company worry about being *surplussed*. The voicemail of a dismissed computer company executive there told callers he'd been *uninstalled*.

"We don't fire anyone anymore (except for illegal activity)," writes my friend Angie. "When we want to get rid of people, we start with those who have the lowest ratings and 'offer them a package,'" meaning a financial incentive to leave the company. *Offer a package*, in other words, is basically a euphemism for "lay off."

The bigger the layoff, the milder the euphemisms. An economist at Morgan Stanley first called the mass discharging of workers *downsizing*. This is only one of many useful verbal evasions available when lots of employees are let go. For public consumption, *workforce adjustments* are made to *curtail redundancies*. Jobs get eliminated due to a *skill-mix adjustment*.

We didn't fire all those people. We simply *restructured* our organization. *Rationalized* it. You know what I'm saying? We *re-engineered*. If you catch my drift. *Streamlined* the operation. We *reconfigured our resources* to *align them better with emerging market conditions*.

Putting bland labels on brutal acts this way is a key source of workplace frustration and fury. It's as if an executioner took to calling beheadings a form of weight reduction. If ever euphemisms help us speak about the unspeakable it's here.

More broadly, too much euphemizing promotes an evasive frame of mind, one that tiptoes around issues rather than confronting them. That's the way we often want it, of course. But relying on euphemisms can ring up hidden charges.

When put to work on behalf of specific agendas, euphemistic discourse doesn't just hinder communication, it fogs thought. The tortured prose in annual reports not only conceals problems but promotes the muddled thinking that created those problems in the first place. By contrast, direct speech reflects clear thinking. The Ford Motor Company—whose then-CEO wrote in a 2002 annual report that the previous year's results were “unacceptable”—weathered the subsequent auto industry collapse far better than its mealy-mouthed competitors. As Bill Ford explained at that time, “We pursued strategies that were either poorly conceived or poorly timed.” Ford's candor lay at the heart of a willingness to face problems squarely that led to his company's subsequent rebound.

At some level we recognize that straight talk promotes the lucid thinking that euphemisms degrade. From one era to another, however, and across all cultures there is a nearly irresistible human need to obfuscate. All that changes is the context, the rationale, and the terminology employed. There are many reasons for this, not the least being that evasive speech can be so very lucrative. As the French sociologist Pierre Bourdieu put it, euphemisms double our profits when speaking, “the profit of saying and the profit of denying what is said.”