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FROM *HOMO CHREMATISTICUS* TO *HOMO MONETARICUS*: THE EVOLUTION OF A CONCEPT

We will not find the concept *homo chrematisticus* in the Aristotle's works, although it could most fully reflect one of the key ideas of his philosophical heritage - the opposition and, at the same time, the relationship between economics and chrematism.

According to Aristotle, the economy is a natural economic activity connected with the production and exchange of products necessary for a human vital activity and which is carried out within the limits necessary to meet personal needs of human. From the economy, if necessary, follows the chrematistics (from the Greek. *χρηματιστική* – a property, a possession), namely, "the art of making a richness", the activities aimed at making a profit, the accumulation of wealth, especially in the form of money. Indeed, from an economy in which products are produced as commodities, that is, for exchange, if necessary, capitalist (market) relations grow.

In other words, the chrematistics is a peculiar "art" of investment (placement) and accumulation of capital. Aristotle describes the trade and money (usurious) capital, which existed, in contrast to the industrial capital, in the ancient world as follows: "... in the art of making richness, because it connects with the trading activity, there is never a limit to achieving the goal, since the goal here is unlimited wealth and the possession of money ... Everyone involved in money circulation strives to increase their money capital to the infinity " [2, 25-26].

So, the *homo chrematisticus* is an abstract image of a human striving for endless profit, the motto of which could be the saying: "Money is never enough." The *economic human* (or *homo oeconomicus*, according to A. Smith and his supporters) for Aristotle could mean the opposite, namely, a human who strives to meet their reasonable needs that have limits.

In the Middle Ages, the theologians, following Aristotle, condemned the usury as a way of enrichment through the trade of time, which cannot be acceptable to human, because the management of time is the prerogative of God alone as the almighty otherworldly originator and Creator of all things. Similarly, the trade was condemned as a way of accumulating wealth in the Middle Ages.

Later, with the development of capitalist relations, the Aristotle's idea of "the naturalness of the economy and the unnaturalness of chrematism" [1, 25] undergoes the significant transformations. All forms of enrichment are confessed as natural and allowed by the "natural right". According to J. Locke, the right to the private property (for example, the possessions, money, etc.) is interpreted as a "natural" human right [6]. The idea of *homo oeconomicus* as a human whose motives of the activity can be reduced to the desire to get rich formed in the Western European economic and philosophical thought of the XVII-XVIII centuries on this basis. The most complete features of economic human are reflected in the Smith's teaching. According to A. Smith, everyone naturally seeks to improve their material situation, guiding by their own selfish economic (financial) interest.

This incentive in itself can lead the society to the prosperity if do not create obstacles in his way and do not limit his "natural freedom" [8, 332, 393].

Thus, the putative image of the economic human (*homo oeconomicus*) has a different content in the teachings of Aristotle and A. Smith. If in Aristotle's teaching the limit of enrichment is the satisfaction of reasonable human needs, then in the works of A. Smith and his supporters the human desire for enrichment does not and must not have any limits.

The abstraction of the "economic human" and the free competition corresponded especially to the reality of Capitalism of the eighteenth and nineteenth centuries.

The characteristic feature of Protestantism is peculiar justification for the wealth and the human desire to accumulate it, but only through virtuous labor. Its religious and moral attitudes contribute to the establishment of the "Spirit of Capitalism" [10].

The Consumerism (from the Eng. *consumer*) is a specific feature of the modern world and the characteristic of the economic life of modern human. The Consumerism as a lifestyle based on the cult of consumption, causes a change in human life values, artificially imposing on him the need for new and new goods and services, which are usually unnecessary [7, 104]; forms a new "culture": the main aim of human, his main life goal is the acquisition and consumption of goods, which turns him into a human-consumer [9]. Money as a way of acquiring and accumulating material goods acquires considerable existential significance in the "consumer society".

"*Homo consumericus*" (a term first used by J. Lipowiecki) can be called a new stage in the evolution of human consciousness [5, 12], respectively, "... the consumer society persistently continues moving in the direction of accumulation of the financial capital and consolidating the position of the chrematistics in the direction of its dominance over the economic system as such" [5, 13].

V.V. Ilyin rightly notes that "... today he [human] is at the center of the world of money focusing on them most of the intentions of his consciousness. ... money is the "fifth element" in which a human is " [4, 7].

The monetary and consumerist attitude of modern human deepens his moral degradation because it strengthens the focus on the "religion of money", exacerbating the spiritual crisis.

The notion of *homo monetaricus* (from the French *monétarisme*, then from the French *monétaire* - money, currency, financial, then from the French *monnaie* – a coin, currency, a wallet) is proposed for the scientific use. This concept denotes the abstract image of human - the bearer of financially (money) oriented rational consciousness - the logic of reasoning and action which is determined solely by financial gain. *Homo monetaricus* is seen as a natural result of the formation of financial civilization, which is interpreted as the "End of the Economy" [3] and the product of its spiritual decay, which has destructive social consequences.

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