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CONTROLLING THE FUTURE: A
COMPARATIVE ANALYSIS OF U.S. AND
BRAZILIAN INSURANCE ADVERTISEMENTS

Angela da Rocha*
Everardo Rocha**

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* Professora de Marketing e Negócios Internacionais -
COPPEAD/UFRJ.

** Professor da COPPEAD/UFRJ.

I - INTRODUCTION

The diversity of human cultures is one of the most important issues confronted by social anthropologists. Cultural differences exist and are many times dramatic. And if they appear even in social experiences associated to matters such as kinship, economics and politics, shouldn't we expect to find them when the values under study are security, comfort, protection and even such abstractions as life and death?

Cultures have different forms of organizing, controlling and giving meaning to human existence. When comparing them, one is faced with a large diversity of ideas about life; there is no universal meaning. Some societies may only consider life worthwhile if wealth and happiness can be achieved; others may see its purpose as serving the group. In the extreme, the meaning of life may derive from preparing for death because of religious beliefs, from defending certain values or ideals or from any other reason a society may choose to consider important.

We also die for different cultural reasons. Death can be an honor, a return to the presence of god, the unescapable, a source of self-actualization, an obligation, or the scientific destiny of the human body. (Aries, 1975; Baudrillard, 1976; Thomas, 1976; Martins, 1983; Rodrigues, 1983). Human destiny evolves thereby within this permanent game between life and death, as societies attempt to understand the unknown.

Societies have created mechanisms that permitted some sort of control or intervention in future events. Some use science as a means to reduce uncertainty while others use magic and divinatory systems as a symbolic effort to organize the future and the unknown (Evans-Pritchard, 1951; Lévi-Strauss, 1958; Mauss, 1968). Most divinatory systems - such as I Ching, Tarot, astrology

- try to make predictable the unpredictable. To classify the unknown is a recurring obsession of human cultures.

In modern, complex, industrialized societies, however, these systems don't seem to be adequate when dealing with our rational, instrumental and utilitarian views of the world. And it is exactly in those societies that the institution of insurance appeared. Whatever the specific problem associated to it - such as death, unemployment, illness, children's education, retirement, etc. - insurance permits modern societies to control the future in a way that is congruent with the ideology of rationality.

The amount of risk and uncertainty perceived, as well as the ways of handling risks, may also vary considerably from one culture to another. Hofstede (1983) has explored cultural differences associated with "uncertainty avoidance", an expression coined to designate the amount of risk and uncertainty perceived by different societies.

Because insurance can be seen as a protection against fate, its acceptance may vary from one society to another, depending on how fatalistic it is. Wasow (1986), for example, found that the degree of insurance penetration (measured by total gross premium as a percentage of GNP) in different countries is significantly related to whether they are Islamic or non-Islamic. In Islamic cultures, buying insurance may be seen as an attempt to defy the unescapable will of Allah, which is futile.

Using Hofstede's uncertainty avoidance index, Park (1991) found a negative relationship between this index and the degree of insurance penetration in different countries. Park hypothesized that people in high risk avoidance countries would not consider insurance as the best way to hedge risks but would rather work hard to accumulate wealth and personal savings. This hypothesis is

supported by the negative association found by Wasow (1986) between insurance penetration and savings rate.

Park also found a positive correlation between individualism and the degree of insurance penetration. The interpretation given by the author was that in individualistic cultures one doesn't want to be a burden on others but rather rely on oneself to face future events. Insurance would then be seen as an institutionalized form of self-reliance in individualistic countries. In less individualistic societies, relationships are the main instrument by which people protect themselves against uncertainty; they rely on relatives and friends as a means of protection against the uncertainties.

The purpose of this paper is to identify and analyze the meanings associated with the cultural efforts of controlling the future by exploring related cultural values as they appear in magazine advertisements of U.S. and Brazilian insurance companies. It is reasonable to expect that advertising, when dealing with products carrying such complex sets of meanings, would give very important information about the values of a given cultural group.

This study can also contribute to the debate on the universality of advertising appeals. Since the early 1960s marketers have been concerned with the question of whether advertising campaigns and even the total international marketing program should be standardized or not (e.g, Bartels, 1968; Peebles, Ryans and Vernon, 1978; Quelch and Hoff, 1986). Those who defend standardization argue that basic human needs are quite similar everywhere (Ricks et alii, 1974; Levitt, 1983) and that international advertising should focus on universal needs and desires (Fatt, 1967). On the other side, those who oppose standardization affirm that differences largely outweigh similarities (Ryans, 1969) when it comes to the cultural expression of human needs.

Cross-cultural comparative studies of advertisements have generally concluded that even if basic human needs can be found across cultures, they are too general to be effective as advertising appeals (Green, Cunningham and Cunningham, 1975; Hornik, 1980) and that standardization is actually an exception rather than a common practice among international advertisers (Whitelock & Chung, 1989). In addition, other studies, such as Miracle et alii (1992) claimed that cultural variables are also associated to differences in advertising executions.

In the case of insurance, this debate is particularly interesting because this is a product that deals with aspects of human nature that are, without any question, universal. Fear of death, for example, is biologically in-built in humans as part of our survival instinct. Yet, the ways cultures have chosen to relate to death, by interpreting, using, abstracting or trying to control its meaning, are indeed quite different as we have discussed before. It is not unreasonable, therefore, to expect that insurance advertisements in different cultures will have different cultural content.

II - CULTURAL DIFFERENCES BETWEEN THE U.S. AND BRAZIL AS RELATED TO INSURANCE ADVERTISING

Among the most important cultural differences between the two societies that might affect insurance products, a few have been studied along five dimensions:

1. Physical Dimension

Brazilians are culturally more inclined to deal directly with the "world of the supernatural" than Americans. An inheritance of the Portuguese settlers, who themselves were known to have a more benign attitude towards other cultural values due to their early contacts with Moslems and Africans (Freyre, 1975), Brazilians

have been very acceptant of different religions, sects and superstitions. This diversity expresses itself through a large variety of rites and myths, a polytheist view of the world, and an almost intimate relationship with gods, saints, devils and other powerful figures of the hereafter (Bastide, 1971). This close relationship with the hereafter takes one to project human feelings to supernatural beings; they may be cruel or vindicative if they are not pleased with human acts.

Brazilians would therefore tend to be more superstitious than Americans and avoid words which carry strong negative meanings. This, in turn, would affect the advertising of insurance products by mentioning less frequently words associated to physical events that carry a negative meaning, such as "death", "illness" and "disability".

2. Emotional Dimension

Brazilian culture can also be described as giving greater importance to the emotional than to the rational dimensions of life, as compared to the American. Brazilians have been described as having a self-image associated to values such as sensitivity, sensuality, emotions, passion and love, as opposed to discipline, self-control and rationality (Da Matta, 1979; Parker, 1991; Barbosa, 1992).

Advertising of insurance products would reflect these cultural differences by emphasizing more often, in the case of Brazil, emotional gains associated with the possession of those products and services. Brazilian advertising of insurance products would thereby tend to use more often terms associated to positive feelings and emotions (such as "security", "trust", "serenity", "protection") than the American. No differences in the use of terms indicating negative feelings and emotions (such as "risk", "worry", "fear", etc.) was expected.

3. Time Dimension

Anthropologists have found that time has a prominent role in the ways cultures define their models of the world (Hall, 1984). Men are not born with a certain perception of time but rather it is determined by the culture to which they belong. Time is defined as a symbolic structure expressing the temporal rhythms of each society. More than one vision of time can coexist in the same society; individuals might use different time models when performing different tasks or activities (Graham, 1981). Among many different ways by which cultural dimensions of time can be analyzed, we have studied four: time horizon (calendar time) time perspective (linear and cosmic time), preference for delayed gratification and fatalism.

* Calendar Time

The first temporal dimension examined is associated to time horizons. Usually labeled "calendar time" (and sometimes "profane time") it "... marks minutes and hours, the days of the week, months of the year, years, decades, centuries - the entire explicit, taken for-granted system which our civilization has elaborated." (Hall, 1984, p.26). But even when two societies share the same calendar, having accepted the same way of slicing time in discrete units, they may place different emphasis on specific time intervals. This seems to be the case of Brazil and the United States.

Brazilians would tend to move in shorter time intervals than Americans. Although recent criticisms of American society have indicated that temporal horizons of Americans have become shorter than in the past, the assumption here, based on a review of the literature on both countries, is that Brazilians have shorter time horizons than Americans. These values should affect the advertising of insurance products by showing an emphasis on shorter time

measures (such as "weeks", "days", etc.) as compared to longer time measures (such as "years" and "months").

*** Linear and Cosmic Time**

Another important temporal dimension studied by social scientists is the time perspective. This concept is associated to different ways by which cultures perceive the temporal relationship among events. In the linear model of time, there is a past, a present and a future, and life is seen as a straight line, linking events that have already happened (the past) to those that will happen (the future). In cosmic time, there are no past and no future; things are "always" the same; they "never" change. While linear or historical time is measurable and segmentable, cosmic time is related to eternity. Cosmic time is also called sacred time (Hall, 1984) and is associated to rituals.

Americans would tend to follow a dominant linear time model while Brazilians would tend to combine a linear and a cosmic time perspective. Hence, in Brazil, a cosmic dimension of time coexists with the historical one, as expressed by the existence of time intervals (such as "Carnival time" or "Christmas time"), where the typical elements of historical time are suppressed. In fact, the suspension of linear time during these festivals has often been seen by social critics as negative, since they do not promote efficiency, productivity and other modern work-related values (Da Matta, 1979).

The implications of these characteristics to insurance advertising should appear in a similar emphasis in terms associated to past-present-future (linear time). It would also be expected to find a higher incidence, in Brazilian ads, of terms associated to eternity (cosmic time) such as "always" and "never".

* Delayed Gratification

The ability to accept delayed gratification seems to be associated to time horizons. Societies that favor a longer-term view of life will be more willing to sacrifice the present in order to achieve a better future, while those that endorse a shorter-term view of life will emphasize living the present, with less concern for the future.

Because of their shorter time perspective, Brazilians would tend to avoid delayed gratification more than Americans. Brazilians tend to not see long-term results or advantages as desirable or even attainable but rather to trade more often shorter-term for longer-term satisfaction of their desires and needs (Buarque de Holanda, 1983). The preference for avoiding delayed gratification in insurance advertisements will be measured by the number of times the words "fastness/rapidity" are used in both samples.

* Fatalism

Perceptions of the manageability of the future are also related to expected cultural responses to uncertainty of which one dimension relevant to our discussion is fatalism. Called "locus of control" in the social psychology literature, fatalism can be described as a view of life where the individual sees himself as being controlled by external forces (such as fate, chance and powerful others) that determine the outcome of situations (external control) as opposed to controlling his destiny through his own actions (internal control).

Empirical research has generally indicated that Anglo Americans tend to be less fatalistic and more oriented towards the future than Latins (see Paguio et alii, 1987; Kelley et alii, 1986). Brazilians would tend thereby to be more fatalistic while

Americans would tend to be more concerned with controlling the future. This would show by a higher frequency of use of the term "control" by American than by Brazilian ads.

4. Material Dimension

Brazilians would tend to be less concerned with material goods than Americans. Possession of material goods in the U.S. is seen as a major form by which a person's social status is defined or by which his sense of being is improved (Belk, 1984, 1985).

To show this cultural difference, American ads should mention more often than Brazilian ones a number of measures of material advantage or disadvantage such as "costs", "savings", "losses" and "expenses".

5. Moral Dimension

Since Brazilian culture does not have a single or dominant source of moral values, due to the different and even sometimes conflicting moral traditions of the various cultures that coexist in that society, it is often described as more flexible in terms of moral value systems (Buarque de Holanda, 1983; Barbosa, 1992). Americans, on the other side, have been strongly influenced by their Puritan inheritance, one of the basic roots from which the dominant moral values system was built in the U.S. (Weber, 1983; Rodgers, 1978).

Americans would thus tend to be more concerned with certain moral issues than Brazilians. The implication for the advertising of insurance products should be a larger frequency of use of words such as "liabilities" and "responsibilities".

III - METHODOLOGY

Most cross-cultural studies on advertising can be classified as ethnocentric research. One of the major problems facing this type of research is that measurements are developed by researchers from one culture and then applied to another without any effort of validation (Adler, 1982). In order to reduce the ethnocentric bias, this study tried to adapt the measurements utilized to both countries studied.

This was done by asking two groups of "typical" Anglo Americans and Portuguese Brazilians to identify, in a selection of insurance ads of each country, the main values and messages portrayed on those ads. The content analysis made by those two groups of individuals was then used by the researchers to develop a set of categories to be used in the following step of the research process. For each category, a set of terms was selected using the lists developed by the two groups. The final list of terms included elements mentioned by both groups as well as elements mentioned by one group but not by another. The list was then used to analyze a sample of insurance advertisements from each country. All terms composing the final list that appeared in any ad were counted and percentages calculated for each sample.

All ads were collected from two comparable magazines, one from the U.S. (Time) and the other from Brazil (Veja). To select the sample, first all ads of insurance companies were collected covering the period from January 1989 to August 1990. All repeated ads were then excluded, as well as the Brazilian ads of health plans (because of their atypical frequency during the period analyzed). A few other ads were also excluded because of a number of specific problems such as the fact that the message did not refer to insurance products. The final sample consisted of 67 ads of U.S. companies and 43 of Brazilian companies. They were advertised by 35 companies, 15 Brazilian and 20 American.

Given some differences in the types of products and services advertised, the reader should be alerted to possible biases introduced in the subsequent analysis.

IV - FINDINGS

Tables 1 to 4 present the results of the content analysis of insurance advertisements in Brazil and U.S.

1. Physical Dimension

Brazilian insurance advertising, compared to American, doesn't show a more euphemistic way of dealing with the facts of life, such as life and death, health and illness. To the extent of which advertising copy expresses existent cultural values, it was found - contrary to our initial hypothesis - that the number of mentions of positive facts ("life" and "health") was not higher in Brazil than in U.S. ads, but reasonably balanced in both samples (although positive facts of life are more mentioned in American than in Brazilian ads, the frequency of use of these terms is about the same in both samples; and for the negative facts of life, the numbers are also quite similar for both cultures.)

2. Emotional Dimension

As to the use of "softer" or "harder" expressions when dealing with the emotional dimension, our hypothesis seems to be supported. Brazilian advertising uses much more often than the American positive emotional stimuli, considering both measures (percentage of ads and frequency of use of words related to the emotional dimension). The use of negative words is balanced in the two samples when considering the number of ads, but higher in the American sample when considering the number of times negative emotional stimuli are used.

3. Temporal Dimension

* Calendar time

As hypothesized, Brazilians seem to be more sensitive to or more aware of shorter periods of time than Americans. In fact, the word "years" appears almost two times more often in American than in Brazilian ads (46% and 26% of all ads, respectively). In Brazilian advertisements, the most frequent period of time mentioned is "hours" (46% of all Brazilian ads), followed by "days" (39%). American ads show, however, much smaller frequencies for these time intervals: "hours" appear only in 4% of all American ads and "days" in 15%. The total number of times these terms appear in each sample follows essentially the same pattern.

* Linear and cosmic time

It has been argued here that, in the case of Brazil, two time models coexist while in the United States, the linear model is strongly dominant. In fact, results show that there are no relevant differences in the frequency of "past-present-future" mentions in both samples, confirming the adoption of the linear time model by the two cultures.

There is also evidence that Brazilians adopt more frequently a cosmic time model than Americans, as shown by the much larger frequency of use of the term "always" (33% in Brazilian versus only 7% in American advertisements). It should be noted that the same is not true for the word "never", which appears in 5% of Brazilian ads and 4% of American. The lack of use of "never" in Brazilian ads may be explained however by the superstitious aspect of Brazilian culture discussed above.

* Delayed gratification

As hypothesized, the words "fastness/rapidity" appear more often in Brazilian than in American advertisements (14% and 1% respectively).

* Fatalism

Certain results obtained in this study provide support for the contention that Brazilians see the future as less controllable than Americans. The use of the word "control" in insurance advertisements appears in 15% of all American ads and doesn't receive a single mention in Brazilian ads.

If insurance advertising adequately portrays cultural perceptions of time, it can be said that U.S. and Brazil share a linear time model; that a cosmic time model coexists with the linear one in Brazil; that Brazilian time horizons seem to be shorter than American; that Americans seem more inclined than Brazilians to accept delayed gratification and that American culture is more oriented towards controlling the future than the Brazilian.

4. Material Dimensions

Results show some evidence of a different emphasis placed on the material world by each culture examined as expressed by insurance magazine advertising. Terms such as "costs" and "expenses", together, appear in 28% of all American ads examined and only in 14% of the Brazilian sample. Differences between the number of ads where the words "savings" and "losses" appear doesn't seem to be relevant.

Analysis, however, of the number of times terms associated with the material world appear in each sample (that is,

counting the terms, not the ads where they appear) shows striking differences. Considering as "total" the sum of all four words related to the material world examined here, it can be seen that words such as "costs" (63% in U.S. versus 35% in Brazil) and "expenses" (12% in U.S. versus 0% in Brazil) show substantially higher incidence in American than in Brazilian insurance advertising. And this time, both the words "savings" and "losses" are much more often used by Brazilian ads. This means that these words, whether appearing more in one sample than another (such as "costs" and "expenses" in the American ads) or appearing with the same frequency (such as "savings" and "losses"), are strongly emphasized in those ads that use them. They must thus have different persuasive impact in one culture than in other. We hypothesize that the more frequent use in Brazil of words such as "savings" and "losses", which are not very precise, is linked to cultural beliefs on magic and fate while the more frequent use in the U.S. of words such as "costs" and "expenses", characterized by their accountability, reflects the more utilitarian American view of the world.

5. Moral Dimension

As to what we called the "moral dimension", there are evidences of some important differences. A total of 37% of American ads use these words while only 7% of Brazilian ads do so. The number of repetitions in American ads is also much higher for "liabilities" (3.7 times versus 1.0). The distribution of weight in the use of the two terms (around 50%) is similar, however, in both samples.

V - FINAL REMARKS

This research, exploratory in nature, has found that very important differences exist between Brazilian and American insurance advertising and that it is possible to read different

representations of the world produced by these two cultures by analyzing a representative sample of ads.

Cultural attempts to understand, predict and control the future seem to be essentially different even when both cultures are dealing with the institution of insurance, a modern mechanism by which complex societies of the Western world provide a sense of security to individuals and respond to the old need of helping men to reduce their anxiety towards the unknown.

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TABLE 1
Physical Dimension

Categories/Terms	No. of ads where word appears(1)		No. of times word is used(2)	
	Brazil	U.S.	Brazil	U.S.
- death/morte	14%	9%	12%	9%
- life/vida	37%	46%	82%	75%
- health/saúde	-	6%	-	4%
- illness/doença	-	3%	-	4%
- disability/invalidéz	9%	7%	5%	9%
Total positive facts: (life + health)	37% (16)	52% (35)	82% (61)	79% (83)
Total negative facts: (death + illness + disability)	23% (10)	19% (13)	18% (13)	21% (22)
TOTAL:	100% (43)	100% (67)	100% (74)	100% (105)

- (1) Percentages refer to number of ads where the specific term appears in the sample of ads analyzed.
- (2) Percentages refer to number of times the specific word was found considering total number of mentions for the specific category. For example, the word "death" and its Brazilian equivalent ("morte") appeared 9 times or 12% of all mentions in the category "facts" (in a total of 74 mentions).

TABLE 2
Emotional Dimension

Categories/Terms	No. of ads where word appears		No. of times word is used	
	Brazil	U.S.	Brazil	U.S.
- security/safety/segurança	39%	28%	22%	36%
- trust/confiança	9%	1%	5%	1%
- serenity/tranquilidade	33%	3%	11%	2%
- protection/proteção	39%	31%	39%	35%
- guarantee/garantia	35%	7%	14%	5%
- risk/risco	5%	12%	2%	15%
- worry, concern/preocupação	2%	6%	1%	4%
- doubt/dúvida	9%	-	4%	-
- fear/medo	2%	1%	2%	2%
- uncertainty/incerteza	-	1%	-	1%
Total positive emotional aspects: (safety to guarantee)	156% (67)	72% (48)	91% (114)	79% (84)
Total negative emotional aspects: (risk to uncertainty)	19% (8)	21% (14)	9% (11)	21% (23)
TOTAL:	100% (43)	100% (67)	100% (125)	100% (107)

TABLE 3
Time Dimension

Categories/Terms	No. of ads where word appears		No. of times word is used	
	Brazil	U.S.	Brazil	U.S.
1. <u>Calendar Time</u>				
- decades/décadas	-	3%	-	8%
- years/anos	26%	46%	18%	66%
- months/meses	21%	1%	15%	2%
- weeks/semanas	2%	3%	2%	3%
- days/dias	39%	15%	28%	17%
- hours/horas	46%	4%	29%	5%
- minutes/minutos	14%	-	8%	-
TOTAL:	100% (43)	100% (67)	100% (101)	100% (64)
2. <u>Linear Time</u>				
- past perspective (yesterday+past+before)	7%	10%	7%	14%
- present perspective (today+present+now)	35%	40%	35%	45%
- future perspective (tomorrow+future+after)	33%	37%	59%	42%
TOTAL:	100% (43)	100% (67)	100% (46)	100% (74)
3. <u>Cosmic Time</u>				
- always/sempré	33%	7%	90%	56%
- never/nunca	5%	6%	10%	44%
TOTAL:	100% (43)	100% (67)	100% (21)	100% (9)
4. <u>Other Time Concepts</u>				
- rapidity, fastness/ rapidez	14%	1%	*	*
- control/controlé	-	15%	-	*
TOTAL:	100% (43)	100% (67)	*	*

* not applicable

TABLE 4
Material and Moral Dimensions

Categories/Terms	No. of ads where word appears		No. of times word is used	
	Brazil	U.S.	Brazil	U.S.
1. <u>Material Dimension</u>				
- savings/ganhos	2%	4%	29%	5%
- losses/perdas	9%	9%	35%	20%
- costs/custos	14%	21%	35%	63%
- expenses/gastos	-	7%	-	12%
TOTAL:	100%	100%	100%	100%
	(43)	(67)	(17)	(59)
2. <u>Moral Dimension</u>				
- liabilities/responsabilidades	5%	10%	50%	48%
- commitments/compromissos	2%	21%	50%	52%
TOTAL:	100%	100%	100%	100%
	(43)	(67)	(4)	(54)