

Money and Language

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Money and language are both highly abstract social conventions. Although we deal with them daily on what appears to be a concrete level, they both really exist only as social contracts: money and language are, if you will, all in our minds. Money, further, constitutes such an important domain that when it intersects with areas of language that have important social functions—slang and jargon, for instance—we observe speakers investing much effort and creativity. Money and language also intersect in that the names of currencies are expressed in language. Techniques and principles of historical linguistics help fill in the histories of the spread of currencies and innovative money-related concepts. So we will discuss the social contract aspect of language and money; examine the dynamics of some money-related slang and jargon; and first, explore the history of some currencies and currency names.

In 1974 I was traveling along the East African coast researching regional dialects of the Swahili language. In an antique and jewel shop in the town of Malindi, in Kenya, I noticed some old coins for sale: silver dollars. Not U.S. dollars but 1780 Maria Theresa dollars, minted in Austria. The coins had not been imported for sale, the owner told me, but had been bought from local families. How did these coins find their way to that corner of Africa, and, especially intriguing to an American, why were they dollars?

Malindi is an ancient port. Called Ma-lin' by medieval Chinese sailors, it was founded by Swahili-speaking peoples who for many centuries had traded with Arabs, Indians, and other folk who found themselves blown to the east coast of Africa by the seasonal monsoon winds. Vasco da Gama came there in 1498, and it was colonized by the Portuguese, the Omani Arabs, and the English. Malindi received ships up from South Africa,

down from the Red Sea, and regular shipping from Bombay via Mombasa. Germans and Italians came, and even the Americans came in their clipper ships. But these dollars, as we will see later, had not come on clipper ships.

The currency names *dollars*, *pennies*, *pounds*, and *shillings* serve as good illustrations of a tenet of historical linguistics regarding the movement of words from one language to another. The words most likely to be borrowed, or "imported," into a language are those that refer to some new concept or artifact, as opposed to what is termed *core* vocabulary. Core vocabulary are words such as the names for body parts, for immediate family members, and for numbers under five. These words are quite resistant to borrowing even if the speakers of one language have great power over the speakers of the other. So it is unlikely that a language will adopt another's words for "hand," "foot," "sister," "brother," or "one, two, three," but not surprising to find that in English, *government*, *judge*, and *plaintiff* were borrowed from the French-speaking Normans who conquered England in 1066. Some recent loans of novel concepts into English from French are *cotillion*, *femme fatale*, *bon mot*, *detente*, *objet d'art*, and *déjà vu*. From German, English has borrowed names for new objects and cultural concepts such as *leitmotif*, *frankfurter*, *sauerkraut*, *pretzel*, *wanderlust*, *kindergarten*, and—*dollar*.

In 1516 in Bohemia, currently a part of the Czech Republic but then a possession of the German-speaking Hapsburg Empire, the Count of Schlick opened a rich new silver mine. This mine had been discovered in St. Joachimsthal, or the dale, the valley, of St. Joachim.¹ In 1519 the silver coin of St. Joachimsthal was first struck, and it became known as *joachimsthaler*. That means, literally, "of Joachim's valley." *Joachimsthaler* was shortened into *thaler*, the part of the word that means "of the valley." This "of the valley" coin was widely accepted, for it was minted to a predictably high quality. The spelling and pronunciation of *thaler* varied according to country and location, and we find, among many other variants, *taler*, *daler*, and, in English, even before 1600, *dollar* (OED 785).

The northern European countries also circulated *daler* coins known as *riksdaler* in Sweden and *rigsdaler* in Denmark; it was not until 1873 that the German *mark* replaced the *thaler* as the German monetary unit. There were other currencies known as *dollars*. The Spanish *peso*, otherwise known as a "piece of eight," was very well known in Spain and her New World colonies. The etymology of *peso* is fairly straightforward. The word is Spanish for 'weight' and meant "a coin of a certain weight of precious metal." Already by the end of the 1500s the *peso* was referred to in English as a *dollar* (Barnhart 291) because it had the same general value as other widely circulated coins called *dollars*. The *peso* was well-known in North America during the time of the Revolutionary War almost

two hundred years later. Throughout the colonial period the English had done all they could to keep the North American supply of coins low, and the colonials used whatever coinage came into their hands. This was often the *peso*, or the *Spanish dollar*.

The colonials reckoned in *pounds*. George Mason wrote from the Constitutional Convention declaring that he hoped he and the other delegates would be successful in their noble task; it was difficult work. "I would not, upon pecuniary motives, serve in this convention for a thousand pounds per day" (Vaughan 341). In 1782, in an apparent effort to distance the new United States of America from its former colonial master and ongoing opponent Britain, Thomas Jefferson suggested to the Continental Congress that the *dollar* be established as the currency of the United States. As indeed it was, in 1785 (Barnhart 291). However, these new continental dollars were not adequately backed and they depreciated sharply. It became difficult to find sellers who would accept them. (The British widely circulated counterfeit paper continental currency, and this, of course, did not add to the dollar's acceptability.) *Not worth a continental* was a contemporary phrase dismissing something as worthless.

George Mason wrote of pounds; Shakespeare writes of dollars in *Macbeth*, act 1, scene 2:

Nor would we deign him burial of his men
Till he disbursed at Saint Colme's inch
Ten thousand dollars to our general use.

King Duncan is being briefed on an attempted Norwegian invasion of Scotland. The king of Norway, he is told, has been forced to pay the sum of ten thousand dollars before being allowed to bury his men. The time context of *Macbeth* is the years 1040–1057, when the historical figure Macbeth indeed ruled Scotland. A reasonable question might be, "Why *dollars* in Norway in about the year 1040?"²

Remember that dollars started in Bohemia, in 1519. One of the places to which they spread was the Scandinavian countries. By the time Shakespeare wrote *Macbeth* around 1605 Norway was ruled by Denmark, and thus its monetary unit was the *rigsdaler* or dollar of northern Europe. A Norwegian king of that time might well be required to pay up in dollars. But in the year 1040, 500 years before the first *thaler* was minted? The answer, one supposes, is that Shakespeare cared more for his play's comprehensibility to contemporary audiences than he did for historical accuracy. One can similarly envision a 1990s playwright having a 1700s German speak of payment in *marks*, even though, as we noted, the mark only replaced the *thaler* in 1873.

The dollar that I saw in Malindi was a silver *thaler* or *dollar* of the Hapsburg empress Maria Theresa. Such coins were first struck in 1751.

Maria Theresa died in 1780 and since then hundreds of millions of the coins have been minted, all dated 1780. Mussolini used Maria Theresa dollars to finance his invasion of Abyssinia (today's Ethiopia) in 1935. Over twenty million of these same dollars were minted in Bombay during World War II. As of the 1960s they were minted still in Austria and circulated at a slight premium over the value of the silver itself, in the area of the Red Sea (Morgan 29). Given the direct trade links of Malindi with the Red Sea area, and especially its trade with Bombay, it would have been surprising had there *not* been Maria Theresa dollars in Malindi.

When the British came to colonize East Africa, they brought with them their English money, known as *sterling*. "How much is that in sterling?" one might hear, asked about a price quoted in dollars. The units of sterling are of course the *pound* (or *pound sterling*), the *shilling*, and the *penny*, counted in *pence*. *Pound* and *pound sterling* started out, as one might imagine from the other meaning of the word *pound*, as weights. *Pound* comes from the Latin *libra pondo*, which means "a pound by weight." The interesting thing here is that *pondo*, the word that we get *pound* from, doesn't mean "pound" in Latin—it means "weight." *Libra* is the word that means "pound." Notice that our abbreviation for *pound* is not *pd.* or some such, but *lb.*, as in *libra*. A pound started out as twelve ounces, corresponding more or less to a troy pound, still used by goldsmiths and jewelers. But as early as the thirteenth or fourteenth century things got confusing because a pound of sixteen, not twelve, ounces was used for items bulkier than gold and jewels.³ In fact, the pound varied according to place and according to what was being weighed and could be anywhere from twelve to twenty-seven ounces. So pounds of different weight were used for cheese, wool, salt, hay, and so forth. Edward III stepped in and made the sixteen-ounce pound the standard "merchandise of weight," or *avoirdupois*. This pound contained 7000 grains, as opposed to the troy pound of 5760. (The Scottish pound contained 7608.9496.) But all this was too late to affect the pound sterling, which had been fixed at a pound: a twelve-ounce pound weight of silver (OED 1201-2).

The term *sterling* originally referred to the English silver penny of Norman times. The editors of the *Oxford English Dictionary* say that the word represents a hypothesized late Old English word *steorling* "coin with a star" (from *steorra* "star"), since some of the new Norman pennies had on them a small star. A competing explanation is that *sterling* is a form of *staer*, the name of the *starling* bird—there were four birds on some pennies. But then, given how other related vowels evolved, the word would have derived normally as *starling* and not *sterling*. Another explanation (that dates from 1300) was that the word was actually *Easterling* from the coin makers of Easterling. This seemed plausible on two counts. First, that a coin would be called after the locale where it was

struck—remember *dollar*—and second, that such a term would be shortened by usage—*dollar* is a good example again. However, the first syllable in *Easterling* is stressed (*Easterling*), and from all the observations linguists have made of how languages do and do not change, it seems improbable that *Easterling* would indeed shorten to *sterling* (OED 3044). In any event, a *pound* was defined as a pound of sterling pennies, those pennies being famous for their high quality and adherence to a fineness standard of 925 parts pure silver per thousand. This standard became known as sterling silver. The now-familiar *pound sterling* was originally a *pound of sterlings*.

There were pennies well before sterling. The origin of the term *penny* is of great antiquity, likely dating back to a common Germanic age (OED 2121), before the time that German and English and Norse started to split off from the common Germanic language in the fourth century to develop into separate languages. There are related forms—one in Old Norse, *pengar*, meant "money" (OED 2121) and one in Old High German, *pfant*, meant "pawn or surety" (OED 2103). So there were well-established Saxon pennies by the time of the Normans. The Normans took the word over when they conquered England and transposed their money system into Saxon terms. The Normans used the Roman system of the *libra* or "pound" (whose entrance into English we discussed), consisting of twenty *soldi* and a *solidus* of twelve *denarii*. The Saxon word *scilling* became used for the *solidus* and the *penny* for the *denarius*. Notice that the abbreviation for penny in amounts such as 3s4d for "three shillings four pence" shows a *d* for *denarius*. *Shilling*, formerly *scilling*, originally meant a "piece cut off" and was used for broken pieces of coins and silver. It had already evolved into a term for a precise amount of money by the time the Normans appropriated it (Morgan 18).

So far we have looked at terms denoting various amounts of gold and silver. But there are modern units of currency that trace their origins to other items of value: for example the Greek *drachma*, and the Ghanaian *cedi*. The *cedi* comes from the Akan group of languages and means "cowrie." Cowrie shells are the best known and most widely used of what are called "ornamental currencies." For several thousands of years cowries have been used as payment in India, China, and the Middle East. Their use has continued in historical times in Asia, Africa, and the Pacific, a range one author describes as "from Nigeria to Siam, and from the Sudan to the New Hebrides" (Morgan 12). Perhaps their range was even further. Although cowries come only from the Indian and Pacific oceans, they have been found in pre-Viking burial tombs in Sweden and Norway dating from the fifth and sixth centuries A.D. (Heyerdahl 305).

Cowries were convertible into gold and other currencies. The great Arab traveler Ibn Battuta wrote in 1343 that in the Maldives, south of India, four hundred thousand cowries were equivalent to a *dinar* of

gold. In the early 1500s a Portuguese sailor wrote that in Bengal small cowries were "used as petty cash, being considered better than copper" (Heyerdahl 157–58). A monetary expert wrote in the 1960s, "Even now [the cowrie's] use is not quite extinct, and when the Japanese invaded New Guinea in 1942 they distributed cowries so freely as to cause a sharp fall in their value and in the words of an aggrieved district officer, 'endanger the economic and financial stability of the district'" (Morgan 12). In 1975 a Swahili friend, Sawiti bin Mohamed, took me to the northern Kenyan village of Ishakani just south of Somalia and showed me the cowrie trade there. There was basket upon basket of shells waiting for export. Most were perforated and woven into strings or belts (like ones found in tombs). Sawiti reported that when he was a schoolchild in the 1940s every day the schoolmaster would break school and take all the children to the shore. There he would send them into the shallow water to collect cowries to be divided among the village's families. (Sawiti also remembered that if he didn't collect enough he'd be whipped and sent out again: cowries were serious business.) The cowrie was central to the town's economy and the shells were exported far and wide. I saw no modern evidence of cowrie use as money, rather only as barter or sale for cash.

The scientific name of the money-cowrie is *Cypraea moneta*. *Cypraea* is from the Latin *Cypria*, a name of Venus (OED 1305). *Moneta*, from which comes our word *money*, was the name of a goddess, probably a Carthaginian goddess, considered identical to the Roman goddess Juno. During the third century A.D. Rome was allied with Carthage during the Punic War. Tradition says that the Romans sought Juno's advice about the best way to wage war. They were told that if they proceeded correctly their money—always important in war—would not fail. In gratitude they established their mint in her temple, the temple of Juno Moneta. *Moneta* came to mean "a mint," and "money" in general (OED 1836). Well-minted Roman coins date from this period.

While coins are essentially metal discs, metal "tool money" came first. It worked its way from northern Europe to the Mediterranean, and in Homeric Greece basins, rings, tripods, axes, and spits were used as currency. These were originally bronze, and later iron. The ancient *drachma* was a coin equivalent to six *obol* coins or weights. *Obol*, or *obolos* in Greek, is related to the word *obelos*, Greek for "iron spit." The value of a *drachma* was originally a handful—six—of iron spits (Morgan 12–13). *Drachma* itself originally meant "as much as one can hold in the hand," and thus its value became fixed vis-à-vis the current standard of worth: iron spit tool currency.⁴

Far from the intrinsic worth of a currency like an iron spit is the mere promise of the *banknote*. A *banknote* was originally a note issued by a bank that pledged to repay a depositor. The banknote in its modern sense originated with London goldsmiths who in the seventeenth century

began to perform several banking functions. By 1670, along with the name of the depositor the words *or bearer* were added, and notes began to circulate instead of coins (Morgan 23–25). Of course banknotes, paper money, are no longer redeemable at a bank in gold or other precious metal, at least in the United States. Probably the last such note most of us have seen was the *silver certificate*, redeemable in silver by the U.S. government until 1967, and withdrawn from circulation a number of years ago. Our present United States money is *fiat money*: it has value because the issuer says it does. All money has value *only if we all agree* that it has value. That, of course, is part of the definition of money. The more a medium of exchange has intrinsic value the further away from money it becomes; exchange of items valuable in themselves is *barter*. So money needs no intrinsic value. That fact, and the reality that a certain piece of green paper with drawings on it currently has worth, while a nearly identical paper in, say, orange does not, together illustrate an important quality that money shares with language: arbitrariness.

In English we call a cat a *cat*; in French the animal is called *chat*, in Spanish it is *gato*, in Swahili *paka*. There is no natural connection between the sounds in *cat* or *gato* or *paka* and the animal those sounds represent. The relationship between the words and the meaning is *arbitrary*. There is no natural or God-given reason that a cat should not be called a *tac* or a *jabbo* or any other sequence of sounds we can think up. All that matters is that the speakers of the language *agree* that a word mean what it does: meaning in language is a social contract. Why should this be so? Let us examine some nonarbitrary "natural" words and meanings. *Plop* has a natural connection with its meaning, as does *splash*, and *bum*. Similarly, the word for "cat" in the Thai language is *maew*, clearly imitative of the animal's cry. In Swahili the word for "cattle" is *ng'ombe*, imitative of lowing cattle. But think how quickly we would run out of things that we could say if we could only say what we could imitate the sound of. How to express "red" and "green," let alone "truth" and "justice"? How could we represent the sound made by the present, past, and future?

The vast majority of words and grammatical items in a language—in all languages—mean what they do because they are *arbitrarily* attached to their meaning by the agreement of the speakers of the language. It is this arbitrariness that allows human language to have evolved into a system capable of efficient, flexible, and virtually infinite representation and expression of meaning. In much the same way it matters not if a dollar is printed on green paper or orange paper, or if money is given expression in silver, aluminum, paper, or plastic, or as a notation in a book or an excitation of electrons in a computer chip. It is the very immateriality of the substance in which money is expressed that gives money such vast advantage over the clumsy and inefficient barter systems from which

money evolved. The linguist De Saussure held that language is a form, not a substance. The same is true of money.

Language and money are connected in other ways as well. Money engenders great creativity in language. Slang terms abound that deal with money (although there are far more that deal with sex). Here are a few older slang terms for money: *dough*, *jack*, *spondulics*, *rhino*, *simoleans*, *mazuma*, *gingerbread*, *kale*, *moss*, *long green*, *salt*, *dust*, *insect powder*, *tin*, *chink*, *blunt*, *brass*, *dibs*, *chips*, *beans*, *rocks*, *clinkers*, *plunks*, *horse nails*, *iron men*, *mopuses*, *bucks*, *bones*, *wad*, *oof*, *oofish*, *yellow boys*, *thick 'uns*, *shekels*, *barrel* (chiefly political), *velvet* (money gained without effort), *palm oil* (bribe or tip), *the needful*, *the ready*, *the actual*, *corn in Egypt*, *plum* (£100,000), *grand* (\$1000), *monkey* (£500), *century* (£100 or \$100), *pony* (£25), *tenner* (£10 or \$10), *ten spot*, *fiveer*, *five spot*, *cart wheel* (silver dollar), *bob* (shilling), *tanner* (sixpence), *two bits* (quarter). These are from a 1936 source (Mawson 313).

It is easy to think of a few from those days that they missed: *moolah* and *greenbacks* for money in general and a *fin* (from Yiddish *finif*, related to German *fünf* 'five') for "five bucks," a *sawbuck* for ten dollars and a *double sawbuck* for twice that. In addition to *two bits*, meaning a "quarter," there is *four bits* for a "half dollar," and *six bits* for "75 cents." Remember that the *dollar* currency that was the immediate forerunner of our U.S. *dollar* was the *peso*, the Spanish dollar. Further remember that the British severely restricted the coin supply in the colonies. All coins were scarce, but small change was very hard to come by. The *peso* was worth eight *reales* and called a *piece of eight*. It was often actually cut into bits to divide it into *reales* (Junge 77). Two bits, or two *reales*, was a quarter of the Spanish dollar and this is the origin of the term regarding U.S. dollars. *Reales*, or should I say parts of *reales*, also live on in the Southern term *picayune*, which means "something tiny or insubstantial." Its original Louisiana meaning was "a Spanish half-real coin," which was worth, of course, only 6¼ cents (OED 2164).

The evolution of money terms marches on. Recent field collections of slang and jargon terms in the New York dialect area reveal some new "coinages." In current street slang in New York City *cent* is used to mean a "dollar," as in "I only got fifty cents on me tonight" and "I only won twenty cents in that game." Gamblers refer to a "thousand dollars" as a *dime*, "five hundred" as a *nickel*, "one hundred dollars," as a *dollar*. When placing a bet with a bookie, one says, "I want *five times* on the Jets" to place a \$25 bet, *ten times* for a \$50 bet, and so on, each *times* an increment of five dollars. While one of the functions of slang and jargon is to conceal meaning and activities from outsiders, the above terms probably serve more to establish the insider status of the speaker than to conceal the meaning of what is being said.

Language with intent to conceal certainly abounds, however, and no less in the realm of money than elsewhere. Such intent is found in secret used-car sellers' jargon, which allows sales staff to discuss prices in front of a customer without the customer being aware of the amount or, often, even that a price has been communicated. For example, upon seeing interest in a particular car, one of the staff may leave the showroom, look up what the car cost the dealer, and compute a price based on their desired markup. He or she can return and in front of the customer tell the other employee, "Oh, Jack, that was line 48 you were asking about." *Line 48* means the price is \$2400. *Line 36* would mean \$1800, *line 50*, \$2500, and so on, each two-line increment equaling a hundred dollars.

Other inventive street slang usage finds the word *money* itself used as a stranger's name, as in, "Yo, money, want to help me change this tire?" The term *money-grip* means "friend." Technology always leaves its mark. Coins themselves were quite an innovation, and it was a major advance in the history of money when in the seventh century a pattern was engraved on the punch as well as the die used to mint coins. This allowed coins to be stamped with a design on both their sides, and different denominations were distinguished by different designs on their reverse (Morgan 13-14). We saw how the star design on a silver coin likely gave rise to a new term, *sterling*, that came to mean "money" in general. The word *silver* used to be used for "money" in general (especially in Scotland) (OED 2826). Then the stars, the *sterling*, on the silver came to mean "money."

An analogous situation now presents itself involving more modern materials. For some time, the word *plastic* has been used in slang with the meaning "money." Now on some of this plastic (a certain brand of debit card) there are three letters, *m-a-c*. Just as the stars on the silver gave rise to a new term for money, this *m-a-c* on the plastic has done the same. My most recent slang collection netted the term *mac* with the general meaning "money." From silver to star, from plastic to *m-a-c*. Just as plastic has supplanted silver, so *mac* may supplant the *sterling* star, and instead of referring to money as *sterling*, perhaps (who knows) we will all someday refer to it as *mac*. Were such a term to become successful, it would be just another reflection in language of the continuing evolution toward more and more abstract expression of the concept of money.

NOTES

I wish to thank fellow African linguist Wendy Saliba for her help in gathering data, and for her insightful comments on drafts of this chapter. All responsibility for errors and omissions, of course, remains mine.

1. *Joachim*, off the subject of money, means "established by God" in Biblical Hebrew and was the name of a king of Judah who was defeated and sent into

exile by Nebuchadnezzar. The reason this king's name was so popular in Christian Europe, and why it was thus available as the name of the valley that gave rise to the dollar, is that it was believed to be the name of the Virgin Mary's father. With the rise of the cult of Mary in medieval times the faithful wanted to venerate Mary's father along with her mother, Anne, as a saint. Yet nowhere in the Bible is he named. Joachim is the name that medieval Christian tradition commonly ascribed to the father, thus causing it great popularity (Hanks and Hodges 177-78).

2. One less-than-serious historian has suggested that 1040 was even then a mystically significant number for dollars.

3. If troy weight is at all familiar to most Americans today, it is only from the backs of grammar school composition books that listed the number of grains in a pennyweight and scruples in a dram. An original and continuing motivation for the adoption of the metric system is that British Imperial and U.S. Customary units of measure are overly complicated—among other intricacies, there are three different systems of weight: troy, avoirdupois, and apothecaries'. Notice that for practical purposes, we try to avoid all but avoirdupois. From a communication standpoint, the customary system is very inefficient. There are liquid *pints* and dry *pints*, each indicating a different volume. There are fluid *ounces*, indicating volume, as well as troy and apothecaries' *ounces*, which are the same weight, and avoirdupois *ounces*, which are a different weight.

4. The word *drachma* also survives in English as *drachm* or *dram*, originally the weight of the Greek coin: in apothecaries' weight $\frac{1}{8}$ of an ounce and in avoirdupois weight $\frac{1}{16}$ of an ounce (as if further evidence were needed of the complexity of the system vis-à-vis the metric). Although there are apothecaries' and avoirdupois *drachm*, there is no troy *drachm*. A fluid *drachm* equals 60 minims or drops (OED 1971:795).

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