

1 **Onomasiology of Money: A Cognitive Study of** 2 **Vernacular naming in American and British English**

3
 4 *Studies of the concept of money have a long and fruitful history in political,*
 5 *philosophical, economic, and language sciences. As an object of cognition, money*
 6 *is treated, in the first place, as a social invention, a kind of social covenant*
 7 *performing economic functions. Regrettably, little attention has been paid to this*
 8 *phenomenon in onomasiology; money names have never been subjected to a*
 9 *detailed, systematic analysis from the point of view of salient factors underlying*
 10 *the process of nomination. The current research is an attempt to study cognitive*
 11 *foundations for naming in a vast area of the vernacular English. The paper is*
 12 *carried out within the framework of an interdisciplinary approach combining*
 13 *cognitive onomasiology, a mode of intellectual inquiry into the essence of*
 14 *concepts through the naming process, and sociolinguistics studying the broad and*
 15 *immediate contexts of language existence and its cultural environment. The*
 16 *diachronic approach allows a researcher to trace the phenomenon in question to*
 17 *earlier stages of the language history and look into the deep-rooted forces which*
 18 *have become a motivation basis for designating the concept of money. Attention*
 19 *shall be given to the ways in which literary sources have been making use of the*
 20 *vernacular naming and how vernacular language inclusions have found their*
 21 *place in literary convention.*

22
 23 **Keywords:** *cognitive onomasiology, diachronic sociolinguistics, subcultures,*
 24 *vernacular, canting scenes, rogue literature, cognitive foundations.*

25
 26 Money – the bare, plain, simple word itself – has a sonorous, significant ring in its
 27 sound, and might have sufficed, yet we substitute for it – tin, rhino, blunt, rowdy,
 28 stumpy, dibbs, browns, stuff, ready, mopusses, shiners, dust, chips, clunkers,
 29 pewter, horsenails, brads. Seventeen synonyms to one word ; and then we come to
 30 species – pieces of money. Sovereigns are yellow-boys, cooters, quids; crown
 31 pieces are bulls and cart-wheels; shillings, bobs, or benders; sixpenny-pieces are
 32 fiddlers and tizzies; fourpenny pieces, joeys or bits; pence, browns, or coppers and
 33 mags. (Charles Dickens 1853, p. 75)

34 35 36 **Introduction**

37
 38 Money as an *object of cognition* enters many fields including, besides
 39 economics, philosophy, ethics, psychology, sociology, belles letters, and linguistics.
 40 "The subject of money has fascinated wise men from the time of Aristotle to the
 41 present day because it is so full of mystery and paradox" (Encyclopedia Britanica,
 42 1985 p. 333). Kings and paupers were obsessed with it. It could buy freedom and
 43 open the doors of prison. The desire to possess money drove people mad and
 44 provoked not one crime. Made of shells, tree bark, animal pelts, playing cards,
 45 precious and base metals, paper, and today's digital cash or e-cash, it has always
 46 been the very same what we call 'money'. Without the use of money modern life
 47 would be impossible. It has become indispensable for private people, industries, and
 48 entire countries.

1 Ontologically, the category of money comprises multifarious members: generic
 2 names, learned words used in economic sciences, official names of national
 3 currencies (coins and banknotes), and a plethora of popular or slang names for these
 4 coins and banknotes. The former three areas have been adequately studied. This is
 5 all the more surprising that there are no comprehensive inquiries into the principles
 6 of verbalization of the concept of money in a non-formal divisions of a language.
 7 Here, money goes under many names: suffice it to mention *dough*, *bread*, *bucks*,
 8 *greenback* for the dollar; or *bob*, *tanner*, *Lady Godiva*, *saucepan* for British money.
 9 The intension is to give a tentative classification of factors that have affected the
 10 naming process in the history of the vernacular English language and triggered the
 11 appearance of multiple money names. The word 'vernacular' has a very broad range
 12 of meanings from the native tongue to local or regional languages, to non-formal
 13 everyday speech. In this article, 'vernacular' is understood as a low register of the
 14 language which includes popular names, colloquialisms, slang, occupational
 15 vocabularies, underworld argot, and regionalisms, jargon, cant, and other non-
 16 literary forms, which are perceived as having a lower social status or less prestige
 17 than the standardized, codified language. Taboo language and abusive language are
 18 excluded from the investigation.

19 The research is carried out within the framework of diachronic cognitive
 20 onomasiology, which hypothesizes that naming processes are based on human
 21 cognition and investigates "cognitively salient ways of conceptualization" (Blank
 22 2003, p. 44). The article is an attempt to look into the issue of naming money in
 23 British and American societies through the analysis of collective cognitive processes
 24 at work in generating figurative transfers and image patterns. The aim is to study the
 25 ways of vernacular verbalization of the money concept at different historical periods
 26 with the purpose of getting an insight into fundamental deep-rooted venues of
 27 cognitive thinking underlying lexical nomination. The objectives are: 1) to establish
 28 cognitive foundations and 2) socio-cultural circumstances determining designations
 29 in this category; 3) to arrange the names of monetary units in their historical order,
 30 although this leads to some difficulties resulting from the impossibility to establish
 31 in some cases an incontestable source or pattern for naming; 4) to analyze the
 32 function of vernacular money names in literary texts by old and modern writers; 5)
 33 to expose the specific ways in which language and literature may encode subcultures
 34 and produce an affective impact on the reader. We postulate that the integrated
 35 picture of the category of money names can be achieved only as a result of the
 36 interaction of cognitive and social approaches reflected in contemporary literature.

37

38

39 **Theoretical Premises**

40

41 Onomasiology is the branch of linguistics that studies the processes of
 42 nomination and deals with concepts (referents) and the terms that represent them,
 43 The theory stresses the cognitive-semantic component of language and extralinguistic
 44 environment in the process of naming. The origins of onomasiological research can
 45 be traced back to scholars from the early 20th century like Adolf Zauner, who is
 46 thought to have introduced the term 'onomasiology'. He postulated that the picture of

1 language is incomplete without cultural context. Dokulil (1962) offered a binary
 2 onomasiological model consisting of onomasiological basis (derivational structure of
 3 a word) and onomasiological feature, which places a designated concept in a certain
 4 category, establishing connections between a lexical unit and objects as known in
 5 the surrounding world. Kurt Baldinger, a Swiss linguist and philologist, considers
 6 that "Onomasiology starts from the concept to arrive at a series of designations.
 7 Onomasiology looks at the designations of a particular concept, that is, at a
 8 multiplicity of expressions which form a whole" (Baldinger 1980 pp. 99, 278).
 9 Andreas Blank's work (2003) explores how concepts are named and change over
 10 time and how language conceptualizes the world through naming. He uses cognitive
 11 linguistics to understand onomasiological processes and concentrates on the
 12 underlying mental cognitive activities. He attaches great importance to the
 13 explanatory power not only of language patterns (metaphor, metonymy, figurative
 14 transfers) but to a broader cognitive and cultural context. Stefan Grondelaers and
 15 Dirk Geeraerts (2003) consider the onomasiological perspective in Cognitive
 16 Linguistics is underdeveloped, and contextual factors have so far received little
 17 theoretical attention in cognitively inspired work. "The choice of a term for a
 18 referent in a given context is determined simultaneously by (i) the semasiological
 19 salience of that term, (ii) its onomasiological salience, and (iii) contextual factors of
 20 a sociolinguistic nature" (Grondelaers & Geeraerts 2003, p. 68). Peter Koch (2004)
 21 in search of cognitive universals for naming, analyzes cognitive associative relations
 22 of similarity, contiguity, and contrast (Koch 2004, p. 80).

23 Diachronic onomasiology reflects cognitive skills of a society and sensitivity
 24 to cultural environment. The process of naming involves several basic mental
 25 operations, among which the most important are: the association of contiguous
 26 elements (metonymy) and the association of similar (metaphor) and opposite
 27 (antonymy) elements. Deeper insight into the way we perceive the world has led to
 28 the conclusion that both, metaphor and metonymy, must be regarded as cognitive
 29 phenomena, the former is concerned with the domain mapping and the latter with
 30 domain highlighting (Croft 2006, Langacker 2008). The language reflects these
 31 principles in the way it verbalizes abstract and material concepts. So by examining
 32 language we can analyze important aspects of the way our mind conceptualizes the
 33 world and its elements. The term 'diachronic' in this model has a broader meaning
 34 than is usually ascribed to it. It means "situatedness" in a concrete historical context
 35 with its state of knowledge, ideology, culturally specific customs, etc. The latest
 36 work in this venue belongs to Jesús Fernández-Domínguez, who analyzes the scope
 37 of diachronic onomasiology, its types and methods, He describes onomasiology as
 38 follows:

39
 40 "Diachronic onomasiology occurs at the intersection of various language domains. It
 41 crucially involves the extralinguistic reality that shapes the process of naming by cultural
 42 and social elements. Diachronic onomasiology brings to light the intricate interplay between
 43 language and culture" (Fernández-Domínguez 2024, p. 15).

44 Sociolinguistic factors are important for studying the vernacular speech.
 45 Sociolinguistics began as an attempt to link linguistic variation (deviations from the
 46 codified standard variant of a language) systematically with class or social

1 groupings, showing how and why speakers from different layers of society speak
2 differently.

3
4 "Sociolinguistics has explored new factors: linguistic differences among speakers have
5 been shown also to correlate with social class, socio-economic status, age, gender, and
6 ethnicity" (Johnstone & Bean 1997, p. 221).

7
8 In his analysis of contemporary slang, Dickens sketched focal areas of its
9 circulation.

10
11 "Brigands, burglars, beggars, impostors, and swindlers will have their slang jargon to
12 the end of the chapter. Mariners too, will use the terms of their craft, and mechanics
13 will borrow from the technical vocabulary of their trade. And there are cant words and
14 terms traditional in schools and colleges, and in the playing of games, which are orally
15 authorized if not set down in written lexicography. But so universal has the use of slang
16 terms become, that, in all societies, they are frequently substituted for, and have almost
17 usurped the place of wit" (Dickens 1853, p.74).

18
19 Later there appeared the theory of 'Subcultures' introduced by Albert K. Cohen
20 in the 1950s. Cohen's theory was based on the studies of juvenile delinquency in a
21 class-stratified society. His core postulate is that subcultures are a result of
22 frustration experienced by working-class youth, who form groups with norms and
23 values opposed to those of the dominant society. Subsequent researchers connected
24 the appearance of various subcultures (not only criminal) with the idea of a "social
25 break-down": "for various reasons, particular types of people – ethnic minorities,
26 the artistic avant-garde, professionals, and so on – form a set of interconnected social
27 networks ... with norms and habits common to it" (Fischer 1995, p. 544). According
28 to Fischer, a subculture is "a large set of people who share a defining trait, associate
29 with one another, are members of institutions associated with their defining trait,
30 adhere to a distinct set of values, share a set of cultural tools and participate in a
31 common way of life creating a sense of community" (ibid., p. 544). And we shall
32 add that they work out their own ideology and morality. A very interesting
33 observation was made by Ann Swidler (1986) about subcultures in "unsettled
34 societies". Periods of social transformation generate the appearance of new subcultures.
35 "In such periods, ideologies ... establish new styles or strategies of action. Bursts of
36 ideological activism are developing or contending for dominance" (Swidler 1986,
37 p. 279).

38 The focal concept in our analysis is **cognitive foundation/base**. We define it
39 as accumulated knowledge, lived experience and acquired habits and practices that
40 serve as an orienting model between language and cognition. Every new instance of
41 naming is a cognitive representation of new contents by language means.

42 Material for the research has been gathered from Potter's *Dictionary of all the*
43 *cant and flash languages, both ancient and modern* (1698); Grose's *Classical*
44 *dictionary of the vulgar tongue* (1785); Ware's *Passing English of the Victorian era:*
45 *a dictionary of heterodox English, slang and phrase* (1909) and Green's *Dictionary*
46 *of Slang*, the largest historical dictionary of English slang in three volumes
47 containing nearly 100,000 entries (2010). The most interesting cases are illustrated

1 by citations from literature covering more than 500 years and representing
 2 multiplicity of genres: rogue plays (Thomas Shadwell and Peter Aretine), William
 3 Shakespeare's plays, the first gothic novel (William Ainsworth), classical works by
 4 the 19th century litterateurs: Charles Dickens, Conan Doyle and their less known or
 5 forgotten contemporaries (Cuthbert Bede, John O'Connor or Renton Nicholson); the
 6 great authors of the 20th century: James Joyce, Jack London and George Orwell.
 7 Modern writers, who explore the complexities of adolescence (Mark Haddon and
 8 David Mitchell) and of course detective stories by famous men of letters such as
 9 Raymond Chandler and Robert Galbraith.

10

11

12 **Money in Britain: Ground Zero**

13

14 When Julius Caesar invaded Britain (55 and 54 BC), he found the natives were
 15 already using coins. He writes, "They have great numbers of cattle, they use for
 16 money either bronze, or coins of gold, or rods of iron of a fixed standard of weight"
 17 (Ridgeway 1892, p.94). The Romans kept Britain in their subjugation for four
 18 hundred years, so the money circulating in the island were entirely Roman. Even
 19 after the Romans left the island, Roman coins continued to be imported from the
 20 continent. Among them, *Solidus* was, probably, the most important for the European
 21 monetary systems. The *Solidus* introduced by Constantine the Great became
 22 Byzantium's new, powerful currency, and got the name *bezant* in Anglo-Saxon
 23 England derived from the name of the country from which it was brought. The name
 24 'Solidus' emphasized the high gold composition, purity, thickness, and weight,
 25 making it a reliable currency for centuries. The cognitive base for naming was the
 26 impressive size of the coin and the fineness of the metal. From Frankish Gaul,
 27 Anglo-Saxons imported Merovingian gold *tremisses* (a third of a solidus) also
 28 called *thrymsa*. The name joined the already existing 'fractional' pattern of coin
 29 naming: *half-penny*, *farthing* (one fourth of the penny).

30

31 It is supposed that the first native coins were minted in England during
 32 Æthelberht's reign (from 860 until his death in 865), The generic name for money
 33 in Old English was *fēoh* drawn from the cognitive base 'cattle, cows', living money,
 34 which for a long time performed the function of payment. Many prices or fines were
 35 set in cows or sheep. The Roman period enriched money names with two more
 36 words: *mynet* (Latin *moneta*), which had the meaning of the modern noun 'coin' and
 37 *caesaring*, the first popular name for coins with the effigy of a *cyning* (king) on it.
 38 The most ancient native coin was the *Sceatta* a small, thick fabric, silver coin.
 39 *Sceat* might be derived from *Schatz*, Old German for treasure. "The word occurs in
 40 the laws of King Æthelberht. ... A *sceat* was probably a measure or weight rather
 41 than a denomination, being used to define the value of silver to gold" (Abramson
 42 2006, p. xii). The design of the coin (Fig. 1) is typical, it depicts on the obverse a
 43 figure looking right with two crosses standing on a crescent boat; the reverse is a
 44 bird pecking berries.

1 **Figure 1.** *Anglo-Saxon Sceatta*

2
3 Source: Wikipedia
4

5 Some numismatists think that *sceattas* were known to contemporaries as
6 *peningas*. Tony Abramson, however, considers those were two different coins The
7 *penny* was a "broad, thinner fabric coin the transition to which is seen during the
8 reign of the East Anglian king Beonna (AD 749-760 or later) (ibid., p. xii). The
9 origin of the name *penny* is uncertain. Some historians believe that the coin was
10 named after the Mercian king Penda¹; Others believe that the *penny*, like its
11 Germanic cognates, got its name from the pans which were used to melt silver
12 before minting coins² Another theory derives *pennig* from the Latin word *pendo* 'to
13 weigh'. Whichever the case, they all are indicative of very old metonymic transfers:
14 personal name → name of an object; container → contents; the instrumental model
15 seems most believable since it rests on the old cognitive base 'modus operandi.'
16 *Sceattas* were eventually debased and replaced by *stycas* – a copper coin of a very
17 small size, no more than a finger nail, whose name is believed to be derived from
18 the oriental word for a cutting instrument (shears). Abramson considers that
19 "*styca* might simply be a translation of the Latin *minutum* a small piece" (Abramson
20 2006, p. xii). The Anglo-Saxon *feorðing* is one more example of fractional money
21 meaning "a quarter of a penny". In addition, it is an archaic English unit of land
22 measurement (1/4 of 120 acres). Land measurements and cattle were important
23 cognitive concepts for the country's economy, so they served as orienting patterns
24 for money naming.

25 The *sceatta*, *penny*, *halfpenny*, *farthing*, and *styca* were real coins. But, besides
26 these, the Saxons had other monies, or rather denominations of monies, such as *the*
27 *Mancus*, *the Mark*, *the Shilling*, and *the Ora*. *The Mancus* is derived from the Latin
28 *manu cusum* (struck with a hand). It is not clear whether mancus coins ever existed,
29 the name denoted a certain weight. The *Ora* is a term generally conceived to be
30 derived from the Anglo-Saxon 'ore or metal' or the Latin word *aurum* (gold). It
31 seems to have been brought into this island by the Danes; this term is used both as
32 a denomination of money and also as a weight (Ruding 1840, p. 115). Under
33 Eadward the Elder³ (ruled from 899 to 924), laws the fines were estimated by
34 *shillings* alone; but in the treaty between him and Guthron, the Danish king, the
35 *mark* and *ora* are present (ibid., p. 126). Some etymologists trace the name *shilling*
36 to the root **skell* – "to resound, to ring," and others to the root **(s)kel* – "to cut" from
37 the cut or clipped segments of precious metal used as money. In Anglo-Saxon, *the*
38 *pund* (pound) was understood as weight, a weight of silver out of which 240 silver

¹Penda was a warlike king. He fought mercilessly and expanded Mercian territory at the expense of all the neighboring kingdoms.

²In Old Danish a small pan was called *penninge*, from which the word for *penge* (money) possibly originated. The German Pfennig might also come from Pfanne, the German for 'pan'.

³The son of Alfred the Great.

1 pennies could be coined. No coin of any denomination existed by that name until
 2 the 16th century when Elizabeth I ordained to design and issue a gold coin with her
 3 profile for *the pound*.

4 A very cursory description of the Anglo-Saxon monetary system, nevertheless,
 5 gives us an opportunity to make certain inferences that will have relevance to our
 6 further inquiry. We can single out certain onomasiological patterns which reflect
 7 man's cognitive-intellectual capacity to establish models connecting different
 8 cognitive fundamentals with money. They are: 'cattle', 'metals', 'geographical names',
 9 'fractions', 'modus operandi', 'weight', 'space measurements', 'design and images' and
 10 some others. They form a system of common cognitive elements within the large-
 11 scale process of naming. Also, the Anglo-Saxon period saw the appearance of the
 12 first vernacular name for the coin – *cæsaring*.

13 The Norman conquest had no immediate effect on the English currency.
 14 Changes made by William the Conqueror concerned only the denominations of
 15 money of account, for which no positive coins existed: *the mancus*, *the mark*, *the*
 16 *shilling*, and *the pound* (Humphreys, 1853, pp.428–429). The coins of William I
 17 and his son were mainly silver pennies of very good quality. Anglo-Saxon silver
 18 sterlings were called *scats*. The *mark* and the *pound* continued to be used as money
 19 of account. In 1249, King of England Henry III summoned a Parliament at London,
 20 in which it was enacted that "a coyne of a certain weight of siluer called a *grote*
 21 should be stamped, and that it should have on the one syde the picture of the kinges
 22 face and on the other a crosse" (Grafton, 1809, p.244–245). The coin derives its
 23 name from the French word *gros* (a large piece) and the immediate ancestor to the
 24 English *groat* was the French *gros tournois* (the groat of Tours). The name may be
 25 traced to the Latin *grossus*, (a thick coin). Gold coins were not produced in England
 26 for seventy years, the only gold coins still current were imported *bezants*. Only in
 27 1343⁴, did the English Parliament petition Edward III to issue gold coins to help
 28 international trade. The monarch ordained to start minting *gold florins* called 'double
 29 leopard': the English coin portrayed the King seated under a canopy with orb and
 30 scepter and two heraldic lions (called leopards). The same year, a new gold coin was
 31 introduced in England for the benefit of the whole realm called the *noble*. Its name
 32 is derived from the noble nature of the metal. At this time multiple popular names
 33 for coins appeared derived from the minted coin images. For example, the English
 34 coin called *Pavilion* depicted the English Prince standing in his robes under a superb
 35 portico; another coin called *Chaise* (chair) featured the Prince seated in a Gothic
 36 chair, or throne; *Gold Hardy* (tough, brave) portrayed the prince holding a naked
 37 sword, his robes do not conceal the armor underneath. In this case, visually oriented
 38 cognitive capacity was translated into verbal expression.

39 In sum, important cognitive models for naming were laid down as early as the
 40 Anglo-Saxon period. Onomasiological activity depended on the level of societal
 41 development, international and home trade, and practices of production and
 42 payment. Onomasiology was sensitive to collective perception of reality and
 43 reflected what was salient to people at a certain point in history (cattle at one time,
 44 metals at another). Onomasiological models demonstrated different degrees of
 45 producing capacity The most productive pattern was based on denominating coins

⁴The mint of Florence issued *gold florins* in 1252.

1 in reference to images impressed on them. The most important development that
 2 was taking substance at that time was the budding semiotic model – money as a sign
 3 expression of value, e.g. *marc* meant imprinted weight on the coin.

6 Vernacular names in the early modern period (16th - 18th centuries)

8 *Social and cultural circumstances for vernacular naming*

10 The period under review fits into a category described by Ann Swidler as
 11 "unsettled society". Drastic changes were taking place in agriculture: the manorial
 12 economy was superseded by a capitalistic model based on wage laborers and
 13 manumission of serfs. The new landowners in need of pastures withdrew large
 14 portions of common land or arable fields – the process known as enclosing.
 15 "Unemployment, extreme poverty, reckless, unsocial behavior, organized robbery,
 16 are not phenomena common to all Stages and periods of society, but have definite
 17 causes here and now" (Judges 1965, p. xiv). The general picture of a ravaged country
 18 is depicted by Thomas More in his *Utopia*, "Noblemen and gentlemen, yea, and
 19 certain abbots leave no ground for tillage; they enclose all in pastures; they throw
 20 down houses; they pluck down towns; and leave nothing standing but only the
 21 church, to make of it a sheep-house" (More 1930, p 16). A great number of former
 22 tenants were dispossessed and displaced; the country was swarming with beggars,
 23 vagabonds, homeless people, and dangerous tramps.

24 The analysis of a new social layer of professional beggars began in Germany at
 25 the beginning of the 16th century. The first book entitled *Liber Vagatorum* [The
 26 Book of Vagabonds] was probably written shortly after 1509 and published in 1528
 27 with a preface written by Martin Luther, in which he cautions princes, lords,
 28 counselors of state and common people against helping counterfeit beggars and
 29 urges them to "help honest paupers and needy neighbors, as ordained by God":

31 "I have thought it a good thing that such a book should not only be printed, but that
 32 it should become known everywhere, in order that men may see and understand
 33 how mightily the devil rules in this world; and I have also thought how such a book
 34 may help mankind to be wise, and on the look out for him, viz. the devil" (Luther
 35 1528, p. 5).

37 Half a century later in the Elizabethan period, a similar work appeared in
 38 England, In 1561, John Awdeley published one of the earliest English treatises
 39 on cant entitled *The Fraternity of Vagabonds*. "If the ways and slang of
 40 Vagabonds and Beggars interested Martin Luther enough to make him write a
 41 preface to the *Liber Vagatorum* in 1528," there may be many authors interested
 42 in "the Rogues of their English land" (Awdeley 1869, p. 1). In his work, Awdeley
 43 described twenty two types professional beggars.

44 Another well known tract was *A Caveat for Cursetors vulgarely called*
 45 *Vagabones* (1567) written by Thomas Harman, in which social realities of
 46 Elizabethan England were presented. Harman had been on the commission of
 47 the peace in Kent, and his official dealings with his "rowsey rakehells" were

1 many and varied (Judges 1965, p. xiv). Such treatises gave an exhaustive account
 2 of a social, cultural and economic background of different kinds of beggars, and
 3 contained a cant glossary explaining the most important concepts encoded in the
 4 secret language. The aim of such publications was to protect people from falling
 5 victim to criminals.

6 We ought to do credit to Thomas Harman that he included in his work
 7 examples of dialogs in the so called "pedlars' French, an unknown tongue ... half
 8 mingled with English" and translated them into standard English, thus paving the
 9 way for a novel stylistic device of 'Canting scenes' in plays of that period. A
 10 canting scene is a short cross-talk between an "Upright gentleman" and a
 11 "Rogue", who do not understand each other because, though they speak the same
 12 language, Rogues use a different vocabulary known only to insiders. In such
 13 scenes either the Rogue explains the meaning, or a thirdsman performs the
 14 function of an interpreter. Later, the device was transferred to the belles-lettres
 15 style and has survived to nowadays. Harman gives an example of such
 16 intercourses:

17
 18 "Why, hast thou any *lowre* in thy bongre to bouse." [Why, have thou any money in
 19 thy purse to drinke?]

20 "But a *flagge*, a *wyn* and a *make*." [But a groat, a penny and a half penny].

21 "But bowse there a *bord*, and thou shalt haue banship." [But drink there is a shilling,
 22 and thou shalt haue very good" (Harman 1566, p. 67).
 23

24 In Harman's treatise we find an insightful remark about fickleness and
 25 fluidity of the cant language: "... and as they have begun of late to devise some
 26 new termes for cerlayn things: so will they in time alter this and devise as evill
 27 or worse" (Harman 1566 p. 69). The tradition of printing updated thieves'
 28 cryptolect spread into the 17th century. The first full-fledged dictionary of the
 29 vulgar tongue was published in London in 1698 with over 4,000 entries of cant
 30 and slang. *A new dictionary of all the cant and flash languages, both ancient*
 31 *and modern* by Humphry Tristram Potter was a landmark publication as it
 32 provided the most extensive collection of its time.
 33

34 *General names for money*

35
 36 By the continuous sampling method we have collected all the names for
 37 money registered in *A New Dictionary* in order to establish onomasiological
 38 cognitive patterns on the basis of which the naming process was taking place in
 39 this period. The number and variety of patterns is impressive. The following
 40 terms concerning money were included in the glossary: *lowre*, the general term
 41 for money. *Lowre*, also *lower*, *lowr*, *lowrie*, *lowyer*, *lour* may be derived from
 42 French. *louier*, 'a reward' or from Romany/gypsy words for money, such as
 43 "löwe/lowe" meaning 'money or plunder' and *huripen* 'booty', which was adopted
 44 into slang, especially in Scotland and the UK. The term spread through social
 45 groups, becoming common slang for money or a purse by the 19th and 20th
 46 centuries. The semantics of the word 'money' and 'a purse' shows traces of a

1 metonymic transfer: container → object. Captain Charles Johnson⁵ describes a
2 scene of initiation of a new beggar into the shady community:

3
4 "The first Question they asked him was, If he had any *Loure* in his Bung: He stared
5 on them, not knowing what they meant; till, at last. one told him it was Money in
6 his Purse. He told them he had but eighteen Pence, which he freely gave them. This,
7 by a general Vote, was condemned to be spent in Bouze for his Initiation" (Johnson
8 1734, p. 105).
9

10 One more metonymic transfer represented the model 'place of production →
11 object', e.g., *Mynt* meaning 'gold'. The name *Goree* for money has a geographical
12 origin like the Anglo-Saxon *Bezant*. It was derived from Goree Island (off Senegal),
13 a centre for slave trading and gold mining.

14 Metaphoric transfers include metaphors based on comparison, e.g., *Balsam*
15 (coined around 1698), a general name for money, may be traced back to medicinal
16 metaphor comparing money and a healing ointment both bringing relief to the body
17 and to one's financial situation. *Muck* (money and wealth) called so figuratively
18 equating money and dirt. Quantitative models denoting small and big sums of
19 money have various source areas. For example, *Bit/bitts* denotes 'silver coins of the
20 lowest denomination' and hence small sums of money. *Collander or Coriander*
21 *seeds*, in reference to small bits of money resembling seeds had the meaning
22 'something of small account.' In modern finance there is a concept "seed capital"
23 meaning 'the initial funding for a startup' based on the ability of seeds to germinate.
24 *Dust* is derived from old gold mining slang for valuable dust or nuggets. Today, in
25 digital finance, *dust* means a small amount of cryptocurrency left over from
26 transactions. On the contrary, *Caravan* means a 'large sum of money', probably from
27 Persian *kārvān*, a group of merchants who often carried immense wealth.

28 Under the Tudors, who understood that the way to power and wealth of an
29 insular country was its naval supremacy, England became maritime power number
30 one. Starting with an insignificant number of mainly merchant ships, by the end of
31 the century the Tudors had a fleet of 197 well-manned, well-armed ships that
32 defeated the "invincible" Spanish Armada. It is to be expected that maritime terms
33 penetrated the lexicon of money. *High Water* meant 'much money' *Low Tide*, or *Low*
34 *Water* little or no money. *Tide* also meant 'a pocket full of money'.

35 Almost a century later in 1785 *A New Dictionary* was superseded by *A classical*
36 *dictionary of the vulgar tongue* compiled by Francis Grose (1731–1791), an
37 English antiquary and lexicographer. His dictionary provides a broad collection of
38 terms used by various social groups, particularly focusing on the jargon of the lower
39 layers of society. The comparison of money terms with those in the previous
40 dictionary exposed several interesting additions, especially in the area of
41 seamanship. The word *Prey* has the most direct link with privateering, where private
42 ships were authorized to attack enemy vessels. The captured ships and their cargo
43 (including coin) were considered prizes. Privateers were in essence "Legalized
44 Pirates." Among them were Sir Francis Drake, the most famous Elizabethan "Sea

⁵Captain Charles Johnson was the British author of the 1724 book *A General History of the Robberies and Murders of the most notorious Pyrates*, whose identity remains a mystery.

1 Dog," who circumnavigated the globe, Sir John Hawkins, a key figure in the slave
2 trade and naval commander, and many others. As maritime service was on the rise
3 entailing casualties and victims, the first social benefits were introduced by the state,
4 and a new name appeared. *Smart money* was the money paid to soldiers or sailors
5 for the loss of a limb, or other hurt received in the service.

6 The potent onomasiological model based on the names of metals further
7 cemented the connection between the metal and currency. *Iron* (money in general)
8 goes back to the Roman empire reminiscent of the Spartans' use of heavy,
9 cumbersome iron bars. The legendary lawgiver Lycurgus supposedly mandated iron
10 currency (obeloi) to prevent citizens from accumulating wealth. Iron bars featured
11 in Julius Caesar's description of the conquered Albion. The borrowed word *Gelt*
12 from German *Geld* (gold) belongs to this category, too. Another word *Plate*
13 denoting 'money or silver' occurring in Marlowe's plays referred to flat metal sheets
14 used as currency, probably from the Latin *plata*.

15 *Brass* (UK) meaning money, originated in 16th century England derived from
16 brass as a scrap metal. Brass denoting 'money' is mentioned in the Gospel of St.
17 Matthew:

18
19 "Go and preach saying: that the kingdom of heaven is at hand. Heal the sick, cleanse
20 the lepers, raise the dead, cast out the devils. Freely ye have received, freely give
21 again. Possess not gold, nor silver, nor brass in your girdles" (Matthews 1537, 10:9,
22 p. 1467).

23
24 'Brass' was associated with the color of gold coins, that is why one of the
25 meanings is 'fake or cheap jewelry,' 'fake coins'. The 16th century English
26 playwright and satirist John Heywood wrote three epigrams about brass, in which
27 he personified brass and ridiculed her arrogance, impudence and fakery. In epigram
28 39, Heywood compares brass and iron "Olde Iron is rousty and rotten to vewe/
29 Brasse with syluer layre blauncht and polyshte newe". Brass insults Iron calling him
30 a "kancred karle", to which Iron retorts:

31
32 Backe brasse (quoth Iron) plainnes is most talowe [strong].
33 I shewe as I am: and so dost not thou.

(Heywood 1867, p. 185)

34
35
36 *Copper* is one more cheap metal used in coin minting from time immemorial.
37 *Copper/coppers* (UK) as money means both 'a halfpenny and penny' thus *coppers*
38 in the plural denotes 'mixed pennies and halfpennies'. The literary expression 'watch
39 every penny' in the vernacular has the form 'look after all the coppers'. Copper was
40 amply used for coins in 16th century England during the Great Debasement under
41 Henry VIII. Copper coins were covered with a thin layer of silver which quickly
42 wore off revealing the base metal. On the *testoon* coin (shilling), the tip of Henry
43 VIII's nose took on a reddish hue, due to which the slang name '*Old Coppernose*'
44 sprang up.

45 Necessities for life, coal in the first place, formed a new cognitive base for
46 money naming. From the late 1600s, first a penny and then money in general were
47 labeled *Coal/cole*. It is common knowledge that coal was a staple heat-provider in

1 England, an essential commodity for life as was money. The name was often used
2 in the plays of the time. It flourished in the 19th century but faded by the 20th
3 century.

4 The period from the 16 century onwards saw a sudden emergence of plays
5 which dealt with the life of beggars, conmen, and criminals, a response to
6 Renaissance England's fascination with the Rogue literature. The sixteenth century
7 became a turning point for the interest in the language of the underworld, a vivid,
8 picturesque, not easily understood cant. Thomas Shadwell (1642–1692), an
9 English dramatist and poet laureate, in 1688, wrote a play called *The Squire of*
10 *Alsatia*, in which he depicted the Early Modern English criminal underworld.
11 Belfond Senior, the son of Sir William Belfond, a gentleman of above 3000 pounds
12 *per annum*, plunged head over heels in the underworld romanticism and was
13 impressed with the "abundance of the prettiest witty words". Below is a canting
14 scene with Belfond Senior and Cheatly as interlocutors. The rogue with a
15 charactonym derived from the word 'cheat' is described by the author as a "rascal,
16 who inveigles young heirs in tail [heirs to property]; and helps 'em to Goods and
17 Money upon great disadvantages; and shares with them, till he undoes them"
18 (Shadwell 1688, p.1). Cheatly is the most powerful rogue in the community, he calls
19 himself "the witty", the wisest figure of the in-group. He instructs Belfond in the
20 ABC's of the underworld speak and usually translates his obscure language:

21
22 "Cheat: My sprightly Son of Timber and of Acres; My noble Heir I salute thee: The
23 *Cole* is coming, and shall be brought in this morning."

24 "Belf. Sen.: Cole? Why tis Summer, I need no firing now."

25 "Cheat: My lusty Rustick, learn and be instructed. *Cole* is in the language of the
26 Witty, Money" (Shadwell 1688, p. 2).

27
28 Some other names denoting money are used in the play. One of them is
29 *Rhino/ ready rhino* based on the name of the exotic animal. The term originated in the UK
30 in the 1600s and began to appear in the written records in the 1620s. It alludes to the
31 value of the animal for the illicit trade. Continuing the dialog cited above, Cheatly
32 explains the niceties of their clandestine speak: "The *Ready*, the *Rhino*; thou shalt be
33 *Rhinocercical*⁶, my Lad, thou shalt". Belfond is amazed and delighted, "Admirable I swear!
34 *Cole, Ready, Rhino, Rhinocercical*, Lord, how long may a man live in ignorance in the
35 Country!" (Shadwell 1688, p. 3). Shadwell emphasizes the attractiveness of the criminal
36 lingo to the upper-class social groups. *Rhino* denoting £250 appeared in the middle of
37 the 19th century, it moved from the Underground to general English.

38 Other conceptual sources for money names are 'Food,' 'Coin design,' and
39 'Personalities' impressed on coins. The name of a new kind of bread baked with
40 costly spices like ginger, *Gingerbread*, was a symbol of wealth in the 16th century
41 and served as a name for money. The term also relates to old slang for copper coins
42 due to their reddish color. Related to bread is the idea of a harvest or grain which
43 fostered a term *Crap, or Crop* for money. Money called *King's pictures* got its name
44 from the rulers' effigies on coins. The first life-like portrait of the monarch was that

⁶Shadwell invented this term, which became a fanciful adjective in the next century for being 'rich, full of money'.

1 of Henry VII, who wanted to legitimize his power, spread fame of his dynasty, and
2 make the king's image a recognizable symbol of the state's wealth and control.

3 At the end of Henry VII's life, a new hard silver coin was introduced for the
4 unit of account known since the Anglo-Saxon times – the *Shilling*. The coin was
5 named the *Testoon*, (from Italian *testone*, ultimately from Medieval
6 Latin *testa* 'head') better known among the English as the *Tester*. Under Henry VIII,
7 who depreciated the once solid currency, debased *testers* got a disparaging popular
8 name *Harry* due to the portrait of the monarch embossed on them. But it was not
9 yet the end of the story. Henry's son Edward VI returned the native name 'shilling'
10 to the coin; *tester* contracted to a slang term *tizzy* and started to denote a 'sixpence
11 piece' (1804).

12 Eponymous names are assigned to coins after a person or a place.
13 *Mopus/mopuses* denoting money in general, also a farthing and a halfpenny is
14 derived from the surname of Sir Giles *Mompesson* (1583–1663), a notoriously
15 corrupt speculator under James I. One more word for money *Darby/Derby* is related
16 to the name of a 16th-century moneylender.

17 In the play *The Squire of Alsatia*, Belfond's younger brother tries to rescue him
18 from impostors and crooks, but receives a strident rebuttal: "No, I thank you: I'll see
19 no Father; he shall use me no more like a Dog: he shall put upon me no longer. Look
20 you sir, I have *ready, Rhino, Cole, Darby*; look here Sir!" (Shadwell 1688, p. 42).

21 Another coin name for money was *Stephen* derived from the Greek
22 word *Stephanos* (Στέφανος), meaning 'wreath,' 'crown,' 'reward', i.e. symbols of
23 royalty. *Tower*, a nickname for clipped money, was derived from London location
24 *Tower Hill*, a centre of contemporary criminality. As counterfeiting became a daily
25 reality, the word denoting clipped or forged coins appeared: *Queer* meant
26 counterfeit money.

27 In the 16th century under Elizabeth, fundamental changes in the production of
28 coins, their *modus operandi*, were taking place. For centuries, English coins had
29 been hammered. The coins thus produced were of irregular shape and thickness with
30 uneven edges easy to clip. Milled coinage was produced using screw presses and
31 machinery, which allowed to mint uniform round coins with milled or lettered
32 edges. The word *Blunt* denoted unmilled coins with reference to their edge meaning
33 'money, cash in hand' thus *blunty* meant 'wealthy'; *unblunted*, 'impoverished'.

34 Daniel Defoe's *History of the Press-yard* (1717), provides a rare insight into
35 the historical conditions within England's notorious Newgate Prison. The author's
36 imprisonment and his personal experiences within the prison system grant a first-
37 hand view of the daily lives of the inmates. One of them tells how he got in jail: "We
38 shall have a Hot Supper to Night, the Cull [a naive victim] looks as if he had the
39 *Blunt*, and I must come in for a share of it, after my few Masters have done with
40 him" (Defoe 1717, p. 5).

41 Symbols of royal power as well as accompanying ornaments served as
42 prototypes for naming. For example, the name of the coin *Ribbon/riband*, might
43 have been borrowed from Spanish dollars which featured the Pillars of Hercules
44 with S-shaped ribbons (Fig.2). Another name for the coin was *pillars*.
45

1 **Figure 2.** *The Spanish dollar. Real of eight*2
3
4

Source: New World Treasures.

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9

A new onomasiological pattern is connected with the sound produced by coins. *Ring* denoted money procured by begging, and the name was drawn from the ringing sound when it was thrown to beggars. One more word for coins irrespective of denomination based on the same cognitive pattern is *Clincker* originated in 1769 from Dutch *klinken* 'to ring, jingle, give forth a sharp, metallic sound.'

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Among the entries of the dictionary, the word *Quidds*⁷ for cash or money in general is present; it is not yet linked with a *pound*. A very strange semantic connection is with tobacco: a 'quid' is the quantity of tobacco put into the mouth at one time. The first recorded use of the term *quid* relating to money is in 1661 in *Strange Newes from Bartholomew-Fair*, by Peter Aretine, an Italian writer of dual reputation. He was admired for his wit and satirical view of reality, but accused of being a pornographer and atheist. In the short play, three prostitutes discuss the best ways to ease their clients of money:

18
19
20
21
22

"When a young Bump [a young man] coming late to Bacon-Lane, full of *Coale* [money] my pretty Mob Nell with the wink of an eye drew him in to my Garrison, we two so smoakt him that by drinking, sporting-and-kissing the fool lost his purse, but how he knew not; his *Quids* were vanish" (Aretine 1611, p. 5)

23
24
25
26

As various trades flourished, so the vernacular lexicon received in itself new names. Grocers called money '*Sugar*', milkmen '*Cream*'. The copper and iron industries contributed *Brass*.

27
28

Coin Names in the 16th and 18th Century

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The names of coins are no less picturesque and betray an inventive collective mind. In the already cited play *The squire of Alsatia*, Belfond addresses Captain Hackum's wife: "Madam Hackum, to testify my gratitude, I make bold to Equip you with some *Meggs*, *Smelts*, *Decus's* and *Georges*" (Shadwell 1688, p. 23). *Decus* (a crown coin) is based on a phrase from Virgil's *Aeneid* '*Decus et Tutamen*' [an ornament and a safeguard] describing a breast-plate. In the 17th century, it referred to the inscribed edge of the coin as a protection against clipping. It reappeared on coin's edge of the modern £1 coin issued in 1983 to replace paper pounds. *George* (a half-crown) is called so because it featured the legendary Saint George slaying the dragon, a popular symbol of victory over evil. *Flag* has been in use since the 1500s as a slang expression for various types of money, and more recently for

⁷It is commonly believed that the term *quid* originates from the phrase *Quid Pro Quo* [Latin], translated as 'what for what'.

1 certain notes. Originally, the slang word 'flag' was used for an English fourpenny
 2 groat coin, derived possibly from Middle Low German word 'Vleger' meaning a
 3 coin worth 'more than a Bremer groat.' Boot makers called a shilling '*Boot*' and a
 4 sixpence a '*slipper*.' A halfpence was nicknamed *Brads*, which meant 'small nails'
 5 used in shoemaking. The word existed well into the 20th century.

6 The gold coin called *Guinea* first appeared in England in 1663; it was named
 7 after the African region of Guinea where the gold for the coin was mined. It was the
 8 first British machine-struck gold coin, initially valued at 20/21 shillings. *Guinea* is
 9 not a slang word; but in 17th century Britain, it gathered like a snowball many slang
 10 words, whose origin is rather obscure or doubtful. *Megg* means a guinea, the exact
 11 origin isn't fully clear. *Smelt* 'a half guinea' from 'to melt down' thus it is a 'melted
 12 down' guinea. one more name is *Husky-lour*. The word 'husky' appeared in the
 13 1550s in the meaning 'tough and strong' In combination with *lour* (money) it started
 14 to mean 'hard cash, coin'. Since 1688, the word was applied to the *guinea*. Another
 15 word was *Job*, which appeared in late 1600s, originally meaning 'a small compact
 16 portion of some substance; a piece, lump' (from 14th century English *gobbe*), which
 17 later developed into the modern meaning of 'job' (employment). A general meaning
 18 of payment for work narrowed to a specific meaning of a guinea. 'Half a job' was
 19 half a guinea. *Ridge* meaning gold in the phrase 'ridge cully' [a goldsmith] was
 20 transferred to the guinea. *Stranger* was a jocular name for the coin because to
 21 encounter so large a sum was a rare event. *Strike* refers to the minting process of
 22 pressing the design onto the metal.

23 Gold *Guineas* were called *marigolds*, a very rare floral cognitive base for
 24 naming. In the comedy *Cutter of Coleman Street* by Abraham Cowley⁸ (1663), Mr.
 25 Puny, a young, rich dandy pretending to extraordinary wit, is in love with Lucia, who
 26 loves another man. Lucia's cousin Aurelia promises to persuade Lucia to marry Mr.
 27 Puny, but as a reward she demands "five hundred pounds in Gold". Puny is delighted
 28 and hurries to fetch the money: "Presently I go put five hundred *Mari-golds* in a purse
 29 for you, Come away like an Arrow out of a Scythian Bow"⁹ (Cowley 1987, p. 70).

30 *Ned*, one more name of controversial origin, may be connected indirectly with
 31 a rhyming slang for the word 'head' (head = ned), as the monarch's head appeared
 32 on guinea coins. *Ned* was traditionally used as a generic name for a man around
 33 these times (UK), or a petty criminal (US), and also a reference (mainly in the US)
 34 to the devil. The coin name may follow the pattern of *Simon* (see below) naming a
 35 coin after the generic name of Man. The *pound* and the *guinea* were of
 36 approximately the same value but the latter was considered more gentlemanly. One
 37 paid a tradesman, such as a carpenter, in pounds but a gentleman, perhaps a
 38 physician in guineas.

39 A *shilling* was named '*Twelver*' because it represented twelve pennies in
 40 Britain; in Ireland it was called '*Thirteener*' because it consisted of thirteen pence.
 41 *Grunter* meant 'a hog, a pig'; the shilling got this name because a picture of a pig
 42 was engraved on the early shillings. *She-lion* a pun on the pronoun: the first part of
 43 the word shilling (shi) is accordant with the pronoun 'she'. *Bob* is historically, the

⁸One of the leading English poets of the 17th century. His play was the first comedy produced after the Restoration.

⁹He compares his speed to that of an arrow shot from the fearsome weapon (bow) of the Scythians.

1 most commonly used English slang word for a shilling, although in recent times it
 2 has meant a 'pound' or a 'dollar' in certain regions. The origins of this nickname are
 3 unclear although we do know that the habit of calling a shilling *bob* dates back to
 4 the late 1700s. The word appeared in 1772 and was first used in *A Burlesque*
 5 *Translation of Homer* by Thomas Bridges. The book was extremely popular at the
 6 end of the eighteenth century; but, because of its vulgarity in many places, was not
 7 printed for a long period.

8
 9 I know a scheme will do the job,
 10 If you'll consent to bear a bob [participate].
 11 That, says the fighting jade [witch],
 12 I'll do, Though it should prove a *bob* or two.

(Bridges 1797, p. 10)

13
 14
 15 Brewer's *Dictionary of Phrase and Fable* (1870) states that *bob* could be
 16 derived from 'Bawbee', which was 16th century slang for a half-penny. (Brewer
 17 1870, p.82) 'Bob' was "a term used in campanology denoting certain changes in the
 18 long peals rung on bells" (ibid., p. 124). Other theories connect *bob* with the French
 19 *bobe* meaning 'a small coin'. Some suggest that it derives from the nickname of
 20 Prime Minister Sir Robert Walpole, who lowered land taxes from four shillings to
 21 one. One more theory suggests that it is derived from *bobstick* a shilling's worth of
 22 gin.

23 The *farthing*, a minimally valuable coin, was nicknamed *Rag*, from a noun
 24 meaning 'a small amount' extended to a 'small sum of money', and later to 'money
 25 in general'. Shakespeare uses the word in *Comedy of Errors*. Dromio of Ephesus, an
 26 attendant on the two Antipholuses exclaims, "Money by me! heart and good will
 27 you might; But surely, master, not a *rag* of money" (Shakespeare 2006, p. 100).

28 The *penny* and later a *cent* (US) was called a *win/wynn*. The name appeared in
 29 1535. It stems from Old English words meaning 'joy,' 'bliss,' linking abstract
 30 concepts of fortune to the name. The original Old English rune P (Wynn) itself
 31 meant 'joy' or 'bliss.' The *crown* coin was nicknamed *Bull's eye* in the late 17th
 32 century; the term was derived from glassmaking because a thick, circular center in
 33 the window resembled a bull's eye. Such thick glass was called '*crown glass*', so the
 34 name was applied to the large silver *crown* coin. The sixpence had a very interesting
 35 name *Simon* (Potter 1795, p. 53). It might be through reference to the 17th century
 36 engraver at the Royal Mint, Thomas Simon, or it might be an allusion to the biblical
 37 Simon, a tanner, with whom St Peter lodged despite his unclean profession, or it
 38 might be derived from a phrase 'Simple Simon', a silly fellow.

39 *Spanks*, or *Spankers* denote a gold coins or money in general. It may relate to
 40 the meaning 'something big and fine' that originated in the 1660s. In the above cited
 41 Cowley's play, two impostors "Colonel" and "Captain" were promised by Colonel
 42 Jolly, a gentleman whose estate had been confiscated in the revolutionary war, a
 43 thousand pounds, if one of them married his niece Lucia to get her off his hands.
 44 The two are fighting when Mr. Puny comes in, stops the fight and suggests going to
 45 the King's Poleanon (an inn) for a drink, saying "I'll go and provide the *Spankers*"
 46 (Cowley 1987, p. 73).

1 The 17th century saw the establishment of the The Bank of England as the
 2 world's second national bank after Sweden (1668). It led to the issuance of the first
 3 paper banknote in 1694. Those were promissory notes in exchange for
 4 deposits. Notes were originally hand-written; cashiers had to sign each note and
 5 make them payable to a specific person. Below is the first banknote issued for the
 6 sum of 555 £ (Fig. 3).

7
 8 **Figure 3.** *The first paper banknote issued by the Bank of England in 1699*



9
 10 Source: *The Strand Magazine*, Issue 44, vol. 8, Jul.-Dec. 1894, p. 211.

11 12 13 **Money in the United States**

14
 15 Though there were several attempts to colonize North America under the
 16 Tudors, mass migration of English puritans began after 1620 when Mayflower
 17 cast anchor in the area of today's Massachusetts. The settlers in the new country
 18 brought from the continent their own currency – the dollar. The American dollar
 19 comes from the silver coin called the *Joachimstaler*, literally "(gulden) of
 20 Joachimstal," minted in 1518 in Bohemia. The coin was widely circulated in at
 21 least a dozen European countries and was called the *daalder* in Holland, *daler* in
 22 Scandinavia, *thaler* in Low Germany. It is of interest to mention that the term
 23 'dollar'¹⁰ was already in use in England before the Pilgrim Fathers left for
 24 America. Shakespeare's play *Macbeth* provides solid evidence:

25
 26 Rosse¹¹: "Sweno, the Norway's King, craves composition;
 27 Nor would we deign him burial of his men
 28 Till he disbursed at Saint Colme's Inch
 29 Ten thousand dollars to our general use" (Shakespeare 2006, p. 499).

30
 31 The story of the UK *dollar* is very interesting. The origin of the term goes back
 32 to the late 1500s. The Royal Mint of England had a shortage of silver. To keep
 33 enough money in circulation, the UK imported Spanish *real* pieces, which were also
 34 known as Spanish Dollars. The Mint revalued them to five shillings. In the 1700s,
 35 under George III, Spanish dollars were called 'Bank of England dollars'.

¹⁰There is an opinion that in earlier times, a *dollar* was slang for the English Crown (five shillings). Moreover, there was a rhyming slang name for the dollar – 'Oxford scholar'.

¹¹Ros is a Scottish thane who serves as a messenger throughout the play. Ross first appears in act I, scene II, when he reports to Duncan about Macbeth and Banquo's victory over the Norwegian forces.

1 English colonists in America used the word *dollar* from 1580s in reference to
 2 Spanish *peso* or "piece of eight," also a large silver coin of about the same fineness
 3 as the *thaler*. Due to extensive trade with the Spanish colonies along the Gulf Coast,
 4 the Spanish *dollar* probably was the most common currency that circulated in the
 5 American Colonies well into the 1800's. The coin was also popularly known as the
 6 "*pillar dollar*" (Fig.2). The original US dollar was based on the Spanish dollar and
 7 was worth five shillings. However, for the most part, the first settlers of the New
 8 World had no money or used the money of their old country.

9 Logically, the development of industry and trade required some system of
 10 payment. At first barter was used, but proved inefficient. Then commodity money
 11 acted as "the next best" substitute for money. In the South, tobacco and rice were
 12 common; in the Atlantic states furs, corn, and cattle (remember Anglo-Saxons)
 13 became standard units of exchange. Even playing cards were used as money (Fig.4).
 14 Printed on plain playing cards the money was used at times as currency in several
 15 colonies. Between 1716 and 1720 card money was issued in French
 16 Louisiana, Illinois Country and New Orleans for home trade and paying the troops.
 17 Cards were cut, signed as legal tender, and valued.

18
 19 **Figure 4.** *Playing card money*



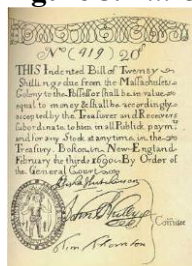
20
 21 Source: Coinweek
 22

23 The first settlers of New England found wampumpeage (wampum) sometimes
 24 in use among the aborigines as an article of adornment and a medium of exchange.
 25 It consisted of beads made from the inner whorls of certain shells found in sea water.
 26 The beads were polished and strung together. The early settlers of New England
 27 finding that the fur trade with the Indians could be carried on with wampum easily
 28 fell into the habit of using it as money. Four white beads passed as the equivalent of
 29 a penny in Connecticut (Angell 1930). John Hickcox, a famous numismatist, in his
 30 book devoted to the first paper money in the US describes the system of payment:

31
 32 "The General Court ordered in 1643, "that wampumpeag should pass current in the
 33 payment of debts to the amount of forty shillings." Besides this, English and Dutch
 34 coin, Indian corn, wheat, rye, barley, peas, live stock, beaver, bullets and gunpowder,
 35 constituted its currency during the early days of that colony" (Hickcox 1866, p. 3)

36
 37 In 1690, the colony of Massachusetts issued for the first time government bills
 38 of credit. In 1692, these bills were made legal tender for payments, and became the
 39 first paper money current alongside coins in America (Fig. 5). Even today, one-
 40 hundred dollars are called 'bills'.

41

1 **Figure 5. Bill Of Credit, America's First Paper Money of 1692**

2
3 Source: <https://www.celebrateboston.com/first/paper-money.htm>

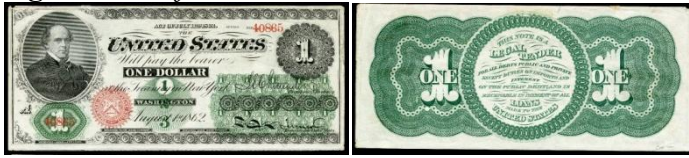
4
5 Still, a monetary chaos continued. Each state could issue its own money and
6 the right of issue was grossly abused. The British Government tried to put an end to
7 this chaos and passed laws prohibiting the issuance of bills of credit, but it was
8 resented by Americans as interference in local affairs. However, the language was
9 enriched with designations that have become part of money theories of today. Coins
10 were described as 'hard' currency, and paper bills as 'soft'. Paper money acquired
11 some kind of ideology. 'Hard currency' was associated with monarchism and
12 oppressions, whereas paper money with Democracy, Freedom, and the Rights of
13 People (Angell 1929, p. 254). When hostilities began in 1775, the first thing that the
14 Continental Congress did was to authorize the issue of paper money. The notes were
15 called 'Continental'. They were denominated in dollars and were an interesting
16 expression of sovereignty as they did not feature the crown or King of England. The
17 American banknotes featured the United Colonies' victory over the King. On the
18 seventy dollar bill, an eagle representing America tore at a chained Prometheus,
19 representing England (Fig. 6).

20
21 **Figure 6. South Carolina's seventy dollar bill**

22
23 Source: Colonial Williamsburg. www.colonialwilliamsburg.org

24
25 Very quickly, they depreciated so much that the American vocabulary coined
26 a contemptuous phrase 'not worth a continental' said about something absolutely
27 useless. The valueless currency jumpstarted the banking system in the United States.
28 In 1781, Congress approves the organization of a national bank – the Bank of North
29 America. It functioned as the first central bank and performed its functions very
30 efficiently. A decade later in 1791, it was followed by the First Bank of the United
31 States. In order to cope with the chaos in private banking inefficient work of many
32 state banks, federal state control was gradually extending. In 1862 paper dollars
33 were issued as legal tender to finance the Civil War, replacing coins that were scarce,
34 and the era of 'Greenbackery' began (Fig. 7).

35

1 **Figure 7. The first US dollar bill**

2 Source: <https://weaenglish.com/blog/the-one-dollar-bill/>

3
4
5 The portrait on the dollar is Salmon P. Chase, who was the Secretary of the
6 Treasury under President Abraham Lincoln. In 1869, its design was changed and
7 the portrait was replaced with the image of the first American president George
8 Washington.

9
10 **Cognitive foundations for vernacular naming of money from the 19th to the**
11 **present day**

12
13 The aim of this part of research is to expose cognitive networks connecting
14 modern vernacular naming with that of its predecessors, to establish continuity and
15 at the same time analyze innovations brought about by the changing social and
16 cultural circumstances. The oldest model going back to the ancient world is, no
17 doubt, material, specifically, metals of which money was made.

18
19 *I. Material and its qualities*

20 *1. Metals*

21 Analyzing the process of naming, Del Mar writes: "The translation of
22 'argentum' into 'money' needs no explanation to Continental readers, for in all the
23 Continental languages French, Spanish, Italian, etc. 'silver' means money. This
24 custom is derived from the Romans of the Empire, with whom 'argentum' meant
25 money, The Romans in turn got this term from the ancient Greeks. One of the Greek
26 names for money was 'argyron,' from *argyros*, silver. The same custom, i. e., using
27 the term 'silver' for money, is to be found in the most ancient writings of Egypt and
28 India (Del Mar 1895, p. 97).

29 *Silver* and *gold* in the meaning of 'money' are not slang terms. Coins made of
30 silver also received a vernacular name stemming from the specific quality of the
31 metal. In the 1800s, though coins were actually minted of solid silver, the silver
32 sixpence got the name *Bender* due to the softness of the metal. The same is true of
33 gold. There was a practice of testing a coin's authenticity by biting and bending the
34 coin to tell it from fakes. The process is described by Dickens in his *Bleak House*
35 when Jo, a sweep boy receives a gold *crown* from the mysterious lady:

36
37 "His first proceeding, is, to hold the piece of money to the gas-light and to be
38 overpowered at finding that it is yellow — gold. His next is, to give it a one-sided bite
39 at the edge, as a test of its quality. His next, to put it in his mouth for safety. He sets off
40 stopping in the light of innumerable gas-lamps to produce the piece of gold, and give
41 it another one-sided bite, as a re-assurance of its being genuine" (Dickens 1853, pp 182
42 - 183).

1 The word *Blunt* based on old "modus operandi" of coins was still current in
 2 the 19th century though it lost its connection with the source pattern. In
 3 *Wanderings of a Vagabond* Jack and his friend Major opened their own gaming
 4 house in New York. Here is how he describes one of the frequenters Mr. Chapin:

5
 6 "The life of Mr. Chapin, and how he obtained his money, appeared to be a mystery
 7 which the boys could not fathom. 'How the hell does Joe Chapin get his *blunt* from?
 8 I never seed 'im doin' nothin' for it'" (O'Connor 1873, p 275).

9
 10 In the novel *Rookwood* written by William Ainsworth (1834), the first historical
 11 Gothic novel, Dick Turpin, a charismatic highwayman, although originally intended
 12 as a secondary character, became one of the central figures, and his ride from
 13 London to York pursued by his "formidable foes" became one of the central
 14 fascinating scenes.¹² When he approached a gate, which seemed to bar his farther
 15 progress, "Dick unhesitatingly charged it, clearing it in beautiful style"(Ainsworth
 16 1837, p.319).. Not so with his persuers. They asked the keeper to open the gate.

17
 18 "Not I," said the man, sturdily, "unless I gets my dues."
 19 "Don't you know that I 'm chief constable of Westminster?"
 20 "That may be, or it may not be," said the man, doggedly. "But you don't pass, unless
 21 I gets the *blunt*, and that's the long and short on it."
 22 Amidst a storm of oaths, Coates flung down a *crown* piece, and the gate was thrown
 23 open" (Ainsworth 1837, p.320).

24
 25 *Tin* is a metal known from ancient times. With regard to *tin money*, mention of
 26 *albata*, or white money (*argentum blancum*) occurs in the 10th century under the
 27 reign of Edgar, King of England (from 944 to 975) where it is expressly
 28 distinguished from silver money (*argenti*) (Del Mar 1895, p. 216). *Tin* as a
 29 vernacular name was applied first to silver coins, then to money in general. In a
 30 notable collection of mid-19th-century American vernacular by Francis Alexander
 31 Durivage and George Pickering Burnham, there is a humorous poem called *Alice*
 32 *Gray*:

33
 34 She isn't what I painted her—
 35 A thing all hearts to win —
 36 I saw no beauty when I found
 37 She hadn't got the '*tin*' (Durivage & Burnham 1849, p. 60)

38
 39 In Cuthbert Bede's novel about the misadventures of Mr. Verdant Green, a
 40 young and inexperienced freshman at Oxford, Mr. Bouncer, Verdant's peer
 41 educator, writes a letter to his mother asking for money:

¹²Dick Turpin is romanticized as a bold, chivalrous rogue in his thirties, skilled in horsemanship on his loyal mare Black Bess, and embodying a folk hero's jovial, generous spirit among thieves. His nonliterary prototype was executed in York for horse theft.

1 "P.S. I hope Stump and Rowdy¹³ have got something for me, because I want some *tin*
 2 very bad. ... By-the-way, continued Mr. Bouncer, as he re-read his postscript, I must
 3 alter the word *tin* into *money*; or else she'll be taking it literally"¹⁴ (Bede 1885, p. 136).

4
 5 In Joyce's *Ulysses*, the word is used in the meaning 'fortune': "He's stinking with
 6 money... His old fellow made his *tin* by selling jalap to Zulus or some bloody
 7 swindle or other" (Joyce 1922, p.7). So tinman (UK) designates 'a very rich man, a
 8 millionaire'. On the contrary, *Tin* (US) denotes 'a trifling amount of money', hence
 9 the negation 'that ain't tin' emphasizes the importance of something, a big sum of
 10 money.

11 *Copper* continues to serve as a base for slang terms for money. In his famous
 12 *Ulysses*, James Joyce describes how two elderly ladies, who wanted to "see the
 13 views of Dublin from the top of Nelson's pillar," tried to get some money which
 14 they had saved up from the pigbank moneybox. "They strike out the threepenny bits
 15 and a sixpence and coax out the pennies with the blade of a knife. Two and three in
 16 silver and one and seven in *coppers*" (Joyce 1922, p. 139). In the US *Copper*
 17 designates a *cent*. *Coppers* mean 'wages' and money in general.

18 One more metal was *Nickel*, a whitish metal element, which got its name in
 19 1754 from a Swedish mineralogist by the shortening of the Swedish word
 20 *kopparnickel* (copper-colored ore), from which it was first obtained. *Nickel* (US)
 21 used to be applied to denote the five-cent coin. By multiplication it started to mean
 22 a \$5 bill. In gambling, a very special area, *nickel* means \$500(US).

23 The money name *Dibs* is related to metal but only indirectly through small nails
 24 by that name used in shoemaking. It was very popular in the 19th century and has
 25 endured till today. In Cuthbert Bede's novel, Mr. Bouncer explains what he does
 26 when he needs money: "I sometimes am rather hard up for ready *dibs*; and then I
 27 give the Mum a gentlemanly hint of this, and she tips me." (Bede 1885, p. 136).
 28 Raymond Chandler uses this word in 1949 in the novel *The Little Sister*. His iconic
 29 detective Philip Marlowe investigates a missing person's case. He interrogates a Mr.
 30 Hicks living in the missing person's old room, who claims to be a retired optometrist,
 31 but happens to be somebody else, about his occupation:

32
 33 "What's your racket?" I asked him.

34 "Racket?" He looked hurt.

35 "Sure. What do you shake them for? How do you make your *dibs*?" (Chandler 1993,
 36 p.33).

37
 38 In the late 1800s, in the UK *dibs* meant a *pound*, in 1921 it became racecourse
 39 slang for five shillings. In the same period, *Bar* started to mean a *pound*, and earlier
 40 it had denoted a *sovereign*; the name was probably influenced by allusion to the iron
 41 bars used as trading currency in ancient times, plus a possible reference to the
 42 custom of casting precious metal in bars. In Joyce's *Ulysses* it designates a *shilling*
 43 (5 p.) This is a description of the impending wrestling:

¹³Mr. Bouncer's trustees until he comes of age.

¹⁴In the previous case, when he asked for a *pony*, his mother had two beautiful animals delivered to him.

1 "Myler Keogh, Dublin's pet lamb, will meet sergeant major Bennett, the Portobello
2 bruiser, for a purse of fifty sovereigns. Gob, that'd be a good pucking match to see.
3 Myler Keogh, that's the chap sparring out to him with the green sash. Two *bar* entrance,
4 soldiers half price"(Joyce 1922 p. 241).

5

6 *2. Sea shells*

7

8 The early period left its trace in the names of today's dollar: *Clams* is derived
9 from the onetime use of seashells as currency. For the first fifty years, clam shells
10 were used for money. O'Hara's Joey Evans, a small-time Chicago nightclub singer,
11 who desperately attempts to climb the entertainment ladder in the Jazz Age, writes
12 letters to his bandleader friend in which he describes small episodes from his life:

13

14 "Well that night I hit a crap game for about eighty *clams* and two days later I met Betty
15 and told her and she said now I could buy Skippy and I said no, unfortunately the flea-
16 bag where I was living did not permit dogs" (O'Hara 1974, p. 41).

17

18 *Wampum* is another word meaning sea shells used as money. It is derived from
19 Algonquin (a tribe in North America) *wampumpeag*, beads made from quahog
20 shells Originally the word meant US money. The more strange it is to find it in
21 Joyce's *Ulysses*; which is indicative of the naturalization of American names in
22 British English:

23

24 "Pisser Burke told me there was an old one there with a cracked loodheramaun¹⁵ of a
25 nephew and Bloom trying to get the soft side of her doing the mollycoddle playing
26 bezique to come in for a bit of the *wampum* in her will" (Joyce 1922, p. 293).

27

28 *Spondoolicks* is derived from the Greek *Spondulys* meaning 'Shell', a type of
29 shell used as early 'money' in ancient times. This phrase was one of the most
30 commonly-used terms to describe money in 19th Century America. In ancient
31 Greece, *spondulys* – or shells – were used for bartering, leading to this unusual
32 expression taking hold across the country. The word is used by James Joyce in the
33 short story *Ivy Day in the Committee Room*. Set in Dublin, the story follows a group
34 of men as they gather in a committee room to discuss the upcoming municipal
35 election. They are waiting for a Mr. Henchy, who must bring them money. "By
36 God!" said Mr. O'Connor. 'Anyway, I wish he'd turn up with the *spondulics*'" (Joyce
37 1914, p. 149). But when Mr. Henchy finally comes, "No money, boys," he says.

38

39 *3. Skins, pelts, hides*

40

41 Another material used for money in America was hides of different animals. It
42 might be supposed that the predecessors of such money were 'leather money' that
43 existed already in Ancient Rome. Del Mar writes, " It is quite possible that the
44 earliest money of Rome was the *ace grave* [heavy axe], or heavy copper brick, held
45 as a "reserve," but "represented" in the circulation by leather notes" (Del Mar 1895,
46 p. 61).

¹⁵good- for- nothing, lazy

1 **Figure 8.** *13th Century English leather money*

2

3

Source: <https://michael9murray.wordpress.com/2014/11/23/leather-money-2>

4

5 In England, the reign of Edgar, king of Wessex (from 959 until his death in
6 975), was marked by the issuance of leather moneys. Very many coins were reduced
7 by clippers, so a new coinage was ordered, and temporarily the leather moneys
8 replaced it. The same monetary situation arose under Henry III (ruled from 1216
9 until his death in 1272), so he had to resort to leather money, too. The pieces were
10 stamped with the royal insignia (Fig. 8).

11

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The best known name in America and in the world is *Buck*, a slang term denoting a dollar. It is believed to have originated in the pioneer-era America from the practice of using buckskins (deer skins) as a form of currency. The name has survived to the present day and has become a household term for the American currency. Not only buckskins were used for payment. "A muskrat skin was equal to a quarter of a dollar; a racoon skin, a third of a dollar; a doe skin, half a dollar, and a buck skin, 'the almighty dollar' (Green 2010, p. 757). It also means 'money' irrespective of the amount. The word *buck* has a broad range of denomination: it may mean one dollar or ten dollars. In the 20th century the word began to mean \$100; thus 'half-buck' is fifty dollars, 'buck-and-a-half' one hundred and fifty.

In 1873, John O'Connor (John Morris) published his book *Wanderings of a Vagabond* in which Jack, a teenage boy raised in a foster family after the death of his parents, learns the ropes of cardsharpping. He sees how one player Captain Smith placed three aces at the bottom of the pack, and did not disturb them in the shuffle. He warns another player that the captain was cheating, but the latter does not believe him: "Why didn't he cheat to night? Didn't I make him squirm? When I beat that ace full for him I captured sixty good *bucks* from him on that hand" (O'Connor 1873, p. 36)¹⁶.

R. Chandler in *Farewell My Lovely* written in 1940 describes his famous private detective, Philip Marlowe, receiving a client, an Indian, who by the order of his master has come to hire the detective and invite him to his master's quarters. Marlowe dictates his terms:

"It will cost him a hundred *bucks* as a retainer," I added, trying to look as if that was a *nickel* [a very small amount].

"Huh?" Suspicious again. Stick to basic English.

"Hundred dollars," I said. "Iron men. Fish. *Bucks* to the number of one hundred. Me no money, me no come. Savvy?" (Chandler 2002, p. 125).

¹⁶The book is a candid look at the author's personal experiences in gambling, horse-racing, drunkenness, and a life of adventure.

1 It is of interest to note that the term was used in 19th century Britain for a
2 *sixpence* to denote a price, e.g., 'three shillings and a *buck*' (sixpence)¹⁷. Today, it is
3 altogether obsolete.

4 4. *Paper*

5
6
7 *Paper*, besides being a material invented by the Chinese in the 7th century and
8 used in the production of money, opened up a new era in the history of world
9 monetary systems, played a crucial role in trade transactions, the development of
10 banking, brought about numerous economic theories and generated an avalanche of
11 new scientific terms and vernacular names in context of its qualities. *Paper* (UK)
12 denotes money as notes/banknotes. It also means any form of money order: IOU,
13 promissory note or financial document other than actual cash. Paper money (mainly
14 the *Pound*) called *bills* features in Dickens' *Pickwick Papers*. There is a very funny
15 exchange between Mr. Pickwick and other prisoners when he "found himself, for
16 the first time in his life, within the walls of a debtor's prison." Mr. Pickwick
17 announced:

18
19 "I refuse to pay some damages, and am here in consequence."

20 "Ah," said Mr. Smangle, "*paper* has been my ruin."

21 "A stationer, I presume, sir?" said Mr. Pickwick, innocently.

22 "Stationer! No, no; confound and curse me! Not so low as that. No trade. When I say
23 paper, I mean *bills*" (Dickens 1884, p. 587)

24
25 *Bill/bills* in the USA may be applied to ten, twenty, a hundred or a thousand
26 dollars. *Big bill* denotes \$1000; *half-a-bill* fifty dollars, a \$50 note. Other names of
27 paper money are based on its qualities: '*folding stuff/money, folding bill, folding*
28 *matter, folding paper, green folding*'. Originated in the USA, it emphasized that
29 banknotes were more practical than coins: they are easier to carry. In the 1930s, this
30 expression was borrowed by the UK. Five pound notes were printed on very thin
31 paper, and in the early 1900s received the name '*flim/flimsy*'. In the USA, *flimsy*
32 denotes a \$100 note, which is recorded in the poem of the 19th century:

33
34 "Ho! landlord! there's a *flimsy* –

35 Come, don't be cross or coy –

36 Ten dollars for your alley

37 And ninety for your boy!" (Durivage & Burnham 1849, p.73).

38
39 Another word is *Wad* 'a bundle'; in reference to money it means 'a roll of
40 money'. It is of interest to note that in British English 'wad' usually meant a large
41 amount of spending money held by a person when he is out enjoying himself. In the
42 USA the word is used in several expressions: '*blow one's wad*' 'to spend all one's
43 money', '*fat wad*' 'a wealthy person', '*wad that would choke a donkey*' an exceptionally
44 'impressive roll of cash'. In England, paper money was also called *Readies/ Ready/*
45 *reddy* derived from the expression 'ready cash' or 'ready money', i.e., money in hand.

¹⁷The UK *Buck* is most likely a corruption of 'fyebuck,' a slang name for sixpence.

1 Modern writers use the word 'wad'. In *The Cuckoo's Calling* by Robert
 2 Galbraith¹⁸, disabled Afghan War veteran Cormoran Strike, a private eye,
 3 investigates the death of supermodel Lula Landry. In the course of his investigation,
 4 he finds out that Rochelle Onifade, a homeless friend of Lula's, who knew some
 5 secret about Lula's adoptive family, never let it out. The detective wonders why:

6
 7 "Why, when Rochelle was homeless, and virtually destitute, did she never sell her story
 8 on Landry? They'd have given her a great *wad* for it. Why didn't she cash in¹⁹, once
 9 Landry was dead, and couldn't be hurt?" (Galbraith 2014, p. 448).

10 11 II. *Color*

12
 13 Sometimes the reason for naming was the color. The dollars were printed in
 14 black ink on the front and in green ink on the back to prevent counterfeiting. The
 15 name was coined *Greenback* for the dollar, the best known currency in the world.
 16 Thus a pattern for naming currencies was set. Today the Chinese currency is called
 17 'Redback'.

18 Before the appearance of the paper dollars, each US state issued its own
 19 currency. For example, notes that circulated in Michigan were called '*red dogs*,' a
 20 name given to them because of an imprint of a dog in red color. From banknotes,
 21 the name was transferred to banks whose money or financial affairs were unstable
 22 or dubious. Thus, describing the state of banks in Chicago in 1915, *The*
 23 *Day Book*, an experimental, advertising-free daily newspaper published from 1911
 24 to 1917, wrote "...it is worse than the wild cat²⁰, *red dog* banking system of the '50s
 25 of the 19th century" (*The Day Book* 1915, 23 June). The issues of bills printed in
 26 blue ink was called '*blue pups*'. The *Greenback* in England denoted a £1 note. We
 27 find this name in Alan Sillitoe's²¹ story *The Loneliness of the Long-Distance*
 28 *Runner*. A 17-year-old boy named Smith and his friend Mike set out to rob a
 29 bakery. They decide to keep the money in the drainpipe outside Smith's backdoor. It
 30 was not a very good idea as during the rain the stolen money was washed down by
 31 the water and the banknotes floated right before the eyes of the policeman:

32
 33 "I thought I'd go down in a fit: three *green-backs* had been washed down by the
 34 water and more were following, lying flat at first after their fall, then getting tilted at
 35 the comers by wind and rainspots ... they were beginning to spread over the yard a bit,
 36 reinforced by the third colour of a *ten-bob note*" (Sillitoe 1996, p. 23)

¹⁸British author Joan K. Rowling writes under the pen name Robert Galbraith.

¹⁹to make a profit, to exploit

²⁰Banks were often set up in unheard of, out-of-the-way places to which there was little likelihood that their notes would find their way back once issued. This practice gave rise to the term "wild-cat" banks. It was meant to indicate that the bank had been established in some primitive forest, uninhabitable by all save wild cats.

²¹An English writer emblematic of the so-called "*angry young men*" of the 1950s. His novel's real subject was the disillusionment of post-war Britain and the lack of opportunities for the working class. Sillitoe's characters grapple with isolation, rebellion, and moral dilemmas.

1 The colors of the banknotes were mainly green and blue, the third color was
2 red as the ten shilling banknotes were issued in red color (Fig. 9).

3
4 **Figure 9. UK ten shillings**



5
6 Source: Wikipedia

7
8 Because of its color, five pound notes (UK) were called *bluey*. The blue *five*
9 was introduced in 1957, replacing the white five pound note finally in 1961. White
10 five pound notes, in different designs, date back to the 1830s and were called *white*
11 *fivers*. A half-penny was called *brown*. *Yellow* is a very old name for counterfeit
12 money because its color looked like gold. It originated in the 16th century in
13 England when Henry VII issued *the Sovereign*, a coin of gold whose size, fineness,
14 and design had no equals in the whole of Europe. From denoting counterfeit
15 sovereigns, the name was later transferred to £1 *sterling*. Both *Bumblebee* (US) and
16 *Canary* (UK) are applied to gold coins by association of the yellow and gold colors.
17 So *Canary* might denote a guinea; a sovereign; a half-sovereign, any gold coin.

18 19 III. Food and drinks

20
21 Many vernacular names for money have their cognitive base related to food,
22 among which bread is the leading referential object as it is staple food across the
23 world, food basic to life, especially in Europe. Bread is a powerful symbol in the
24 Bible, important in life and faith. In the New Testament, Jesus calls Himself the
25 "Bread of Life." *Bread/Breads* means both 'employment' and 'money'. Money slang
26 is used by Edward de Roo as a speech characteristic of teenagers in his *Young*
27 *Wolves*, "How come you gotta say 'money'? Can'tcha be modern and say 'vitamins'
28 or 'bread' or somethin' like that?" (Roo 1959, p. 118). The latest addition to this
29 group is *Doughnut/donut*.

30 *Gingerbread* from the previous epoch was still current in the 19th century. The
31 plot of the novel *Rookwood* is a battle between two sons of Sir Piers Rookwood for
32 the family fortune: the legitimate son, Ranulph, and an illegitimate son, Luke, who
33 is helped by the famous highwayman Dick Turpin. It is Dick who tells Luke about
34 the legacy his father has left and asks him to share it with him:

35
36 "I tell you what, Sir Luke," said he, "I should like to do a generous thing, and make you
37 a present of this bit of paper. But one ought not to throw away one's luck. Your old
38 dad, Sir Piers, (God help him!) had the *gingerbread*, that I know; he was, as we say, a
39 regular *rhinocercical* cull. You can't complain, I think, if I ask five thousand for it"
40 (Ainsworth 1837, p. 223).

41
42 *Biscuit/biscuits* (US) denotes a dollar or money in general. *Biscuit* (UK)
43 denotes £100 or £1,000. It is supposed that the *biscuit* slang term has been in use

1 notably in the casino trade. *Cabbage*, *lettuce* are money in banknotes, both in
 2 American and British slang from the 1900s. The cognitive basis for naming is the
 3 leaf allusion, green was a common color of dollar and pound notes. In the names
 4 *Cheese* and *Cheddar* social practices were reflected. Money was called 'Cheddar'
 5 (or chedda) derived from the fact that Americans on welfare used to receive cheese
 6 as part of their benefits distributed by the government. This well-known American
 7 term came into being at the end of the Second World War. Welfare packages
 8 included a hearty lump of cheese, so to receive your cheese meant to survive. In
 9 recent times, the name often describes cash as 'cheddar'. *Bacon*. This term is used to
 10 refer to money, particularly in the context of earning a living or making a profit. It
 11 is believed to have originated from the phrase "bringing home the bacon," which
 12 refers to providing for one's family. *Juice* This term is used to refer to money, often
 13 in the form of cash. It can also imply financial power or influence. In Sean
 14 O'Casey play *Juno and the Paycock*, set in 1920s Dublin, the Boyle family is
 15 struggling with poverty when they are promised a large inheritance. The family
 16 starts living beyond their means and borrows money from everybody. When it is
 17 rumored that the inheritance has fallen through, Boyle's pals discuss the situation:

18
 19 "Nugent: Some way or another that the Will is writ he won't be entitled to get as much
 20 as a make!
 21 Joxer. An' there isn't hardly a neighbour in the whole street that hasn't lent him money.
 22 Wasn't it a mercy o' God that I'd nothin' to give him! The softy I am, you
 23 know, I'd ha' lent him me last *juice*! I must have had somebody's good
 24 prayers" (O'Casey 1928, p.85).

25
 26 *Bean* is a slang term for dollar bills. It is often used in casual conversation or in
 27 specific contexts. In the novel *The long goodbye*, Philip Marlowe helps Terry
 28 Lennox, a drunkard, to avoid arrest and gives him some money to go to Los Angeles
 29 to find a job there. Later, Sylvia Lennox, Terry's former wife, gives Marlowe a call;
 30 she wants to know where Terry is, but the detective unwilling to speak with her,
 31 puts an end to the call by saying:

32
 33 "The guy was down and out, starving, dirty, without a *bean*. You could have found him
 34 if it had been worth your time. He didn't want anything from you then and he probably
 35 doesn't want anything from you now" (Chandler 1954, p. 12).

36
 37 *Plum* denotes one hundred thousand pounds (£100,000). The term has a very
 38 interesting history behind it, taking us back to the Tudor time (16th century), the
 39 time of the dissolution of monasteries. Jack Horner, a steward to the Bishop of
 40 Glastonbury, was sent to Henry VIII with a bribe consisting of the deeds to twelve
 41 important properties in the area. Horner, if we can go by the story, believing the
 42 bribe to be a waste of time, kept for himself the best (the 'plum') of these properties.
 43 Horner's descendents lived there for a long time. The Bishop was not so fortunate –
 44 he was hung, drawn and quartered for remaining loyal to the Pope.

45 *Peanuts* means anything insignificant, especially, money, wages. *Banana(s)*
 46 may mean one pound, one dollar or money in general. In *The Long Goodbye*, Roger
 47 Wade, a writer of popular historical romances, plagued by alcoholism and

1 undisclosed mysteries of the past, is brooding over the behavior of his Mexican
2 servant Candy:

3

4 "I gave Candy too much money. Mistake. Should have started him with a bag
5 of *peanuts* and worked up to a *banana*. Then a little real change, slow and easy, always
6 keep him eager. You give him a big slug of the stuff to begin with and pretty soon he
7 has a stake. Does a man ever have enough money, if he thinks he can get more?"
8 (Chandler 1954, pp. 171 - 172)

9

10 IV. *Necessities of life*

11

12 *Bread* discussed above may be referred to one more cognitive base – the idea
13 of bread as an essential constituent of life together with *dough* (UK, US) and *coal*
14 (UK). To show that money was indispensable for survival, it was analogized with
15 the most essential, staple things such as bread and coal. In the mid-1800s,
16 *Dough* (UK) appeared as an alternative for bread. Later in the 1940s, *dough* referred
17 specifically to counterfeit money in underworld and criminal society.

18

19 In the *Long goodbye*, Chandler makes ample use of the word. Here is only one
20 example of the many. Private detective Philip Marlowe comes to the rescue of a
21 drunkard named Terry Lennox, helps him find feet. When Terry's wife is found
22 murdered, Terry confesses to the crime and commits suicide. Philip Marlowe wants
23 to continue his investigation of Sylvia's death, but Terry's friend Mendy Menendez, a
24 Las Vegas casino operator, is against it.

24

25 "Trying to make yourself *dough* or publicity out of the Lennox case. It's finished,
26 wrapped up. Terry's dead and we don't want him bothered anymore."

27

28 "I'm not looking for publicity," I said. "And nobody's offered me any *dough*. Why
29 would they and for what?"

29

30 " The Lennox case is closed and it stays closed even if –" he stopped dead.

31

32 "Even if Terry didn't kill her." (Chandler 1954, p. 65).

33

34 In the 18th century, the native word *coal* was supplemented by the
35 Romani/gypsy *Wonga* meaning the same thing. According to Green's dictionary,
36 it was still used in 2023 in Twitter: "We are looking for chefs. 3 days off and
37 good *wonga*. Learnhow to make pastry like this!" David Mitchell, one of the best
38 young British novelists, in his novel *Black Swan Green* (2006) explores the
39 complexities of adolescence through the eyes of Jason Taylor, a 13-year-old boy
40 living in a small English village, who is called by literary critics the "British
41 Catcher in the Rye". Clem Ostler, a local gypsy living in the forest, tells the boy
42 about the last days of his father, a prizefighter, who explained why he had been
43 fighting so fiercely:

42

43 "Son, if 'd just been fightin' for the *wonga*, for the money", he told me, "that Welsh
44 bastard'd've beat me." Fightin' just for money weren't enough. Dad knew it. Only by
45 fightin' for everythin' he loved, see, me, my mum, his family, our home, only then
46 could Dad take the pain. So yer see what that says? Yer see what I'm sayin" (Mitchell
47 2007, p. 414).

48

1 V. *Personalities*

2
3 The design of coins or banknotes generated many vernacular names. One of the
4 patterns was based on designating money after the persona imprinted on it. This pattern
5 has a long history. It existed in ancient cultures; in Athens, for example, coins with the
6 head of Pallas Athena were called 'Owls' or 'Maidens'. In Anglo-Saxon England, in
7 Northumbria, in the 9th century pennies with images of saints were struck; those of
8 St. Peter were called '*Peter pence*' (Humphreys 1853, 419). The medieval coin *the*
9 *noble* circulated under different names: During the reign of Henry VI (1421 – 1471)
10 the coins were called the *Henrye*; coins which had a figure of St George killing the
11 dragon were known as the *George*. The English gold *sovereign* introduced by the
12 Tudor king Henry VII, in the reign of James I (1566 – 1625) was called a *Jacobus*,
13 the king's Latin name. Then came the *Carolus*, gold coins minted in the reign of
14 Charles I. Later, when paper money appeared, in the UK one pound note at one time
15 was called *Sir Isaak* because it carried a picture of Sir Isaac Newton. In America,
16 one-hundred-dollar bills are called *Benjamins*, in reference to the portrait of
17 Benjamin Franklin printed on it. This slang term *Jacksons* refers to twenty-dollar
18 bills. It is derived from the image of Andrew Jackson, the seventh president of the
19 United States, who appears on the front of the bill. A collective name for US dollars
20 is *Dead presidents* from the portraits of various former US presidents that usually
21 distinguish bills of various denominations.

22 Personalities that appear on banknotes are distinguished presidents or
23 influential figures who have left a lasting trace in the history of the nation. But this
24 is only part of the story. Other personalities gave their names to money, too. For
25 example, Tory MP, Joseph Hume (in office 1818–1830). He campaigned for the re-
26 introduction of the *groat* coin (four pence) because London cabbies never gave the
27 change for a sixpence if the drive cost only four pence, a usual payment for short
28 journeys. The cabbies called a would-be coin a '*Joey*'. The fourpenny groat was
29 reintroduced in 1835, which exasperated London cab drivers (horse driven ones in
30 those days) because they could no longer extort a bigger tip. The re-introduction of
31 the *groat* thus enabled many customers to pay the exact fare, so the cab drivers used
32 the term *Joey* as a derisory reference for the four penny groats. The groat was
33 withdrawn in 1887, and the name was transferred to the *threepenny*. It is in reference
34 to this small coin that George Orwell used the term *Joey* in his *Keep the Aspistris*
35 *Flying*. The main character Gordon Comstock, once a thriving advertiser, gives up
36 his job and works part-time in a bookshop; he wants to have more time for writing,
37 but instead he slides into devastating poverty that destroys his creativity.

38
39 "The money clinked in his trouser pocket as he got up. He knew the precise sum that
40 was there. Fivepence halfpenny – twopence halfpenny and a *Joey*. He paused, took out
41 the miserable little threepenny-bit²² and looked at it. Beastly, useless thing! And bloody
42 fool to have taken it!" (Orwell 1936, p. 7).

²²The silver *threepence* made its first appearance in 1551 during the reign of Edward VI (1547-53). They were last issued for circulation in the UK in 1941. The coin was not formally demonetized until 31 August 1971 at the time of decimalization

1 *Bradburies/ Brads* denotes a £1 note, whose name is derived from the proper
 2 name of Sir John *Bradbury*, secretary to the Treasury in 1915, whose signature is
 3 clearly discernible on the banknotes (see Fig. 9 above). Now his name is almost
 4 forgotten. The portrait on U.S. money called *Madison portrait* refers to James
 5 Madison, the fourth U.S. President and "Father of the Constitution". On the reverse
 6 of the banknote there is the painting by American artist John Trumbull entitled
 7 *George Washington resigning his commission as commander-in-chief of the*
 8 *Continental Army on December 23, 1783 to the Congress of the Confederation*.
 9 General George Washington is shown in full military uniform, illuminated in the
 10 middle of the painting as he addresses the Continental Congress. *Madison portrait*
 11 runs like a golden thread through Raymond Chandler's novel *Long goodbye*. The
 12 banknote is mentioned several times in various circumstances. A few days after the
 13 tragic news about Terry's suicide, which was in fact staged by his devoted partners,
 14 Marlow receives a letter from Terry. It contains a '*portrait of Madison*' (a \$5,000
 15 bill) (Fig. 10) and a thank you for all the help Marlowe has given him. A New York
 16 publisher Howard Spencer by name offers Marlowe a job, which the latter declines
 17 saying:

18
 19 "I left out one item, Mr. Spencer. I have a *portrait of Madison* in my pocket."
 20 "A portrait of Madison? I'm afraid I don't —"
 21 "A five-thousand-dollar bill," I said. "Always carry it. My lucky piece."
 22 "Good God," he said in a hushed voice. "Isn't that terribly dangerous?" (Chandler
 23 1954, p. 77).
 24

25 In the last episode, Marlowe gives the banknote back to Terry as a sign of their
 26 final parting. "Did I want him to stop suddenly and turn and come back and talk me
 27 out of the way I felt? Well, he didn't. That was the last I saw of him" (*ibid.*, p.316).
 28

29 **Figure 10.** *Madison portrait* (\$ 5000) banknote



30
 31 Source: Numista <https://ru.numista.com/291919>
 32

33 A politician like Margaret Thatcher could not but leave a trace in money naming. A
 34 pound coin (£1) was called *maggie/brass maggie*. It came into the UK vernacular
 35 during the prolonged miners' strike of 1984, which coincided with the introduction
 36 of the pound coin. Margaret Thatcher acted firmly and ruthlessly in resisting the
 37 efforts of the miners and the unions to save the pit jobs and the British coalmining
 38 industry. Her policy created resentment among many. When the pound coin
 39 appeared it was immediately christened *Maggie*, based seemingly on the notion that
 40 it was '...a brassy piece that thinks it's a sovereign...', a negative connotation of brass
 41 that goes back to Tudor England. It never really caught on and has died out.

42 The *nickel* coin is called *Silver Jeff* (US.) after the image of Thomas Jefferson on it.
 43 *Lady Godiva* denoting five pounds (UK) or five dollars (US) is called so because
 44 Godiva rhymes with *fiver*. Money draws its name from a historical figure, the wife

1 of Leofric, a late Anglo-Saxon Earl of Mercia, who imposed heavy taxes on his
 2 tenants. She is remembered for a legend in which she rode naked through the streets
 3 of *Coventry* to ease the burden of taxation.

4
 5 VI. *Animals, birds and insects*

6
 7 Perhaps, it is the oldest and best established pattern for naming on a par with metals,
 8 going back to the times when cattle including cows, sheep, and camels, were used
 9 as a primary form of commodity money. It may be traced back to 9,000 BC. Some
 10 names from this category have already been discussed.

11 Dickens uses the word *bull* in *Bleak House* (1853). Lady Dedlock disguised as a
 12 servant visited one of the most squalid areas of London. She asked Jo, a sweeper
 13 boy, to take her to the graveyard where a wretched, nearly forgotten copyist, was
 14 buried. The boy showed the lady where the copyist had lived:

15
 16 "Who lives here?"

17 "Him wot give him his writing, and give me *half a bull*," says Jo, in a whisper,
 18 without looking over his shoulder" (Dickens 1853, p. 180).

19
 20 In the 19th century, there were later additions in the category. Among such
 21 additions, the name *mola*, *moolah mullah*, *mulla*, seems most close to the original
 22 pattern. In America, the term appeared in 1824 where it referred to a large sum of
 23 money in general. Some speculate that *mula* came from the Spanish *mula*, a 'mule,'
 24 arguing the beast of burden was historically used as a form of currency. In his
 25 epistolary novel describing 1930s Chicago, John O'Hara uses the word. The main
 26 character Joey, a charming but selfish young and ambitious singer at a nightclub,
 27 writes a letter to his Pal Ted: "I never saw the day wherein no matter how
 28 much *moola* I had I could not use some more but I am saving you for a big touch in
 29 case I want to start my own band in competition with you" (O'Hara 1974, p. 63). If
 30 we can go by W.C. Fields²³ writings, *Mola* was college student jargon: "I have plenty
 31 of *mola* – meaning *spondulix* — as we college boys say and am not begging for a job."
 32 (Fields 1973, p. 249).

33 Other names are the *pony* and the *monkey*, respectively for £25 and £500,
 34 known from the 18th century. *Monkey* (UK) was derived from the 500 *rupee*
 35 *banknote*, which featured a monkey, and the name made its way to Britain together
 36 with soldiers returning from India. *Monkey* was converted to sterling. The same is
 37 true of the *pony*. Some assert that an Indian twenty-five rupee banknote featured a
 38 pony. Another supposition is that pony might be derived from the Latin words *legem*
 39 *pone*, which has meant 'payment of money, cash down' since 1570s. Another term
 40 for £25 is *Macaroni*, which was invented in the 19th century as a result of rhyming
 41 macaroni with pony.

²³An American actor, comedian, juggler and writer. Fields embellished stories of his childhood, depicting himself as a runaway boy, who lived by his wits on the streets of Philadelphia from an early age. He entered vaudeville as a genteel "tramp juggler" in 1898. In 1905 Fields made his Broadway debut in a musical comedy. In 1915, Fields started his film career, first in silent and then in talking pictures.

1 At the beginning, both names were known mainly as racing slang, which is
2 described by John O'Connor in his famous *Wanderings of a vagabond*:

3
4 "When the stranger first makes his appearance in the betting-ring of the English race-
5 course, he may well imagine himself among a crowd of bedlamites. A thousand throats
6 are stretched to their utmost, crying out their slang betting phrases of "monkies,"
7 "ponies," "tenners," "fivers," "one to three," "four to six," etc., while the noise and
8 confusion, which is over and surrounds all, is nothing less than pandemonium itself"
9 (O'Connor 1873, p. 134)

10
11 In addition to the racing slang, *pony* was well known to Oxford students of the 19th
12 century. Mr. Bouncer continues to instruct Verdant Green setting him on the right
13 path of an Oxford undergraduate:

14 "Know what a pony is, Gig-lamps²⁴?"
15 "Why, of course I do," replied Mr. Verdant Green; "besides which, I have kept one: he
16 was an Exmoor pony with a long tail."
17 "Oh, Gig-lamps! You'll be the death of me some fine day," faintly exclaimed little Mr.
18 Bouncer, as he slowly recovered from an exhausting fit of laughter. "A pony means
19 twenty five pound, old feller" (Bede 1885, p. 136).
20
21

22 In the novel *The Silkworm* by a modern writer, Cormoran Strike, a private
23 detective discusses with his personal assistant whether to withdraw from the case
24 and return the money; he uses the word *monkey* as a distinctive regional or dialectal
25 term.

26
27 "S'pose I'll have to go back to Crouch End next week, say the boy never showed
28 up and give his *monkey* back." Strike sighed. "Not very plausible, but I don't want
29 them to come looking for me. "He gave you a – ?" "*Monkey* – five hundred *quid*,
30 Robin," said Strike. "What do they call that in Yorkshire?" (Galbraith 2115, p. 103).
31

32 There is a funny story connected with race betting when a punter did not know
33 the 'racing slang'. He telephoned his bookmaker to place a bet of a *monkey* each way
34 on a horse mixing it up with a *pony* He won a fortune when the horse finished first.
35 The bookmaker sent him a complimentary ticket to London Zoo, so that he could
36 learn the difference between a monkey and a pony. (The Daily Express, 2 December
37 1964, page 12).
38

39 VII. *Fractions and multiples*

40
41 This cognitive foundation reflects the property of coins or bills to be divided into
42 smaller parts, as the Anglo-Saxon *Solidus* and *Thrymsa* (1/3), or Spanish 'pieces of
43 eight', or American fractional money issued in the period between 1862, and 1876.
44 Below (Fig. 11) is a fifteen-cent note with the Bust of Columbia.
45

²⁴The nickname of Verdant because he wore spectacles.

1 **Figure 11.** *US Fractional money. 15-cent Note*

2
3 Source: Friedberg 1962, p. 141.

4
5 One of the examples of fractional money is the US *Dime*, originally *disme* for
6 ten cents (1792); it comes from French and ultimately from Latin 'decimus' [one
7 tenth]. The name from ten cents was transferred to ten dollars (by multiplication of
8 the value of the ten-cent coin). *Quarter* (US) designated 25 cents starting from 1753,
9 quarter (UK) denoted five shillings (25 pence). In Jack London's *Frisco boys story*,
10 one of the "roadkids" tells a heart-breaking story of the boy who joined their
11 "push"²⁵ and got drowned when they were swimming, to his father who gives him
12 some money to know the truth. "Wot! A *quarter*? Dat's very kind in yer, mister.
13 Now I'se solid fer me bed an' a bowl of Java in de mornin'. Yer wants ter ask me a
14 few questions? Den fire away" (London 2012, p. 75).

15 The opposite process is multiplication of the units of currency. For example,
16 *Fives*(US) for five-dollar bills, *Fiver* (UK) five pounds. *Tens* for ten-dollar bills, also
17 *Tenner* or *Ten-spots*. *Doubles* denote twenty dollars – multiplication of ten-dollar
18 bills.

19
20 VIII. *Quantitative criteria*

21
22 Quantitative evaluation refers to the assessment of numerical values of money
23 encoding it in specific lexical units. Some names stress the impressive size of the
24 denomination of a banknote; others, on the contrary, stress an insignificant amount.
25 '*Big ones*,' '*Grand*' or *Gs*,' '*Large*,' '*K's*' refer to one thousand dollars; *Megabucks* also
26 describes a significant or substantial amount of money. It combines the prefix
27 "mega-" (meaning very large or great) with the word *bucks*. *Stacks* (US) refers to
28 bundles of cash, particularly when they are stacked together. It is often used to
29 describe a large amount of money. *Bankroll* refers to a large sum of money that
30 someone has available for spending or investing. *Big/tall paper* (US) means 'a great
31 deal of money'.

32 We can see a difference in meanings of the word '*Yards*': in the USA it denotes
33 one hundred dollars, whereas in the UK it denotes a thousand million, short for
34 milliard. In Chandler's *Long Good-Bye*, Philip Marlowe at the request of Roger
35 Wade's wife comes to their house to take care of her husband. By some evidence,
36 he understands that the servant blackmails his boss. Marlowe interrogates the
37 Mexican:

38
39 "He [Candy] went back to Spanish. "No entendido." "You understand all right. How
40 much you shake him for?" "I bet it's not more than a couple of *yards*." "What's that?
41 Couple of *yards*?" "Two hundred bucks" (Chandler 1954, p. 180).

²⁵a small gang

1 *Grand* (US) is a term used to refer to one thousand dollars. *Grand* in Britain
 2 denotes 'a thousand pounds'. In his investigation of Lula's death, Cormoran Strike
 3 comes to a famous clothes designer Somé, who tells the detective about his métier:
 4 "My proper stuff goes for upwards of *three grand* a coat. I slap the logo on shell
 5 suits and they sell like crazy, so it'd be silly not to' (Galbraith 2014, p. 319). Bernie
 6 Ohls, a policeman, in Chandler's novel speaks about gamblers.

7
 8 "I hate gamblers," he said in a rough voice. "I hate them the way I hate dope pushers.
 9 They pander to a disease that is every bit as corrupting as dope. ... The little guy loses
 10 the week-end grocery money. The rich gambler loses forty *grand* and laughs it off and
 11 comes back for more" (Chandler 1954, p. 292-293).

12
 13 *Pile* (both UK and US) refers to a large amount of money. It is derived from
 14 the image of a pile of cash. In Britain, high denomination notes (e.g. £1,000) are
 15 referred to as 'Bags of sand' *Dosh* denotes a reasonable amount of spending money.
 16 It derived from the slang 'doss-house', meaning a very cheap hostel or room, from
 17 Elizabethan England when 'doss' was a straw bed, from 'dossel' meaning bundle of
 18 straw, in turn from the French 'dossier' meaning bundle. *Dosh* appears to have
 19 originated in this form in the US in the 19th century, and then re-emerged in more
 20 popular use in the UK in the mid-20th century. In the book by Anthony Buckeridge
 21 *Jennings follows a clue* two schoolboys decide to become detectives like Holmes
 22 and Watson. For their investigation they need a camera and order it from London.

23
 24 "You said you wanted to buy a camera, and here I've come down from London –"
 25 "Well, I still want to," Jennings assured him, "only I'm a bit short of *dosh* – er – money."
 26 "Do you know how much this camera - costs?" he asked fiercely. "Ninety-five guineas!...
 27 Ninety-five guineas! And how much have you got?"
 28 "Three and sevenpence," mumbled Jennings apologetically." (Buckeridge 2001, p. 157)

29
 30 *Tuppence* (UK) is derived from the British currency system and refers to a small
 31 amount of money. Coins of relatively low value are designated as *Bits*. It is believed
 32 that they come from thieves slang. In about 1609, they were simply short for 'a bit
 33 of money'. In the US 'bit' was recorded in 1683 referring to a small silver coin
 34 forming a fraction of the Spanish dollar which was current at that time. Today the
 35 word means 'any coin of the lowest denomination'. Chandler masterfully uses the
 36 name in the speech of one of his visitors as a sign of her social standing.

37
 38 "A woman, not old, not young, not clean, not too dirty, obviously poor and stupid
 39 complained that the girl she roomed with was stealing her money. "A dollar here,
 40 *four bits* there, but it added up." She figured she was out close to twenty dollars in all.
 41 She couldn't afford it" (Chandler 1954, p. 129).

42
 43 Another word for small coins, especially heavy and inconvenient to carry was
 44 *shrapnel*. The expression came into use with this meaning from wartime. 'Shrapnel'
 45 conventionally means artillery shell fragments, called so during the 2nd World War,
 46 after the inventor Henry Shrapnel, who devised a shell filled with pellets and
 47 explosive powder in 1806. *Chump change* denotes a relatively insignificant amount

1 of money – a recent expression (seemingly 2000s) originating in the US and now
 2 apparently entering UK usage. In the novel *Viva la Madness* by James Connolly, the
 3 main character used to supply cocaine – multiples of kilos in London. Now he is in
 4 the Caribbean, but wants to return to his gangster life. Three London criminals come
 5 to bring him back to London, on a false passport. Here is how one of them tries to
 6 persuade the narrator:

7
 8 "Your two and three-quarter mill, and your fifteen mill in dollars back over at the CBB
 9 [an American bank], it might be a big deal – it impressed me – but it's *chump-change*
 10 to some of the outfits who do their laundry round here" (Connolly 2012, p. 38).

11 12 X. *Systems of measurement.*

13
 14 This is a very interesting cognitive base, which includes linear and space
 15 measurements, weight measurements, and cubic measurements. The first one
 16 goes back to the depths of unrecorded time. The Anglo-Saxon word *mearc*
 17 meaning 'landmark', from Proto-Germanic **marko* and Proto-Indo-European
 18 **merg-* 'edge, boundary, border' reflects the old cognitive base – the use of *mark*
 19 as a land measure which we find also in other Germanic languages.²⁶ In Danish,
 20 the *Mark* borrowed by Anglo-Saxons also had designated a linear measure before
 21 the word was incorporated into the weight system, and even then it applied not
 22 only to bread but also to measurements of land, cloth, and other things. Though
 23 related, linear and space measures are different cognitive bases for naming with the
 24 former is older; the measure of weight is more recent. Thus, *Long green*
 25 designating 'money in large amounts' goes back to the linear base, whereas *Ton*
 26 designating a hundred pounds derives its name from cubic measurement.
 27 Logically, 'half a ton' is £50.

28 29 XI *Form*

30
 31 Associative thinking on which this cognitive process is based involves linking
 32 together seemingly unrelated, disparate concepts to form new onomasiological
 33 patterns as a core mechanism of integrative and creative thought. We make sense of
 34 the world through the human ability to link something new with something familiar.
 35 It is based on subjective collective experience of a society. Koestler (1964)
 36 introduced the term "bicossiation" to refer to the integrative thought. The result is
 37 the synthesis of independent mental images.

38 As an example let us analyze, the name that is derived from a circular shape of
 39 a wheel. The name appeared in the 17th century in the form *Coach wheel*, a *half*
 40 *crown* piece for the fore coach wheel, and a *crown* piece for a hind coach wheel as
 41 the fore wheels of a coach were smaller in size than the hind ones. In
 42 Ainsworth's *Rookwood*, one of the characters is Mr. Coates, a thief-taker, known for
 43 his zealous pursuit of criminals, wants to arrest Dick Turpin, a highwayman.

²⁶Old Norse *merki*, Old Frisian *merke*, Gothic *marka*, Dutch *merk*, German *Mark* – all meaning 'boundary, boundary land, frontier, mark, sign.' It had parallels in other PIE branches: Latin *margo* 'margin,' Avestan *mareza-* 'border,' Old Irish *mruig* 'borderland.'

1 Committed to his duty, Coates actively tracks and tries to capture Dick, but instead
2 is stopped by Dick's accomplices, and his pockets are searched.

3
4 "What's here?" cried he searching the attorney's pockets. – "A brace of barkers handing
5 a pair of pistols to Turpin; one quid (pound), two *coach wheels* (crowns), half a bull
6 (half a crown), three hogs (shillings), and a kick (sixpence)" (Ainsworth 1837, p.277).

7
8 In the 20th century, the name reorientated from coaches to carts and became
9 *Cartwheel* for a *crown* or *five-shilling* (25p) in the UK and a silver dollar in the US.
10 Jack London uses this name in his stories *Frisco boys*. The boy, who told the father
11 about the death of his son, decided to return to him the boy's ring and the locket and
12 received five dollars: "Wot? Five big *cart-wheels*! I'm much obliged, mister, an' I
13 guess yu'd better keep de hoop [ring] an' locket, cos dey belongs ter yer anyways"
14 (London 2012, p.77).

15 *Sawbucks* denotes ten-dollar bills. It is based on the resemblance of the Roman
16 numeral 'X' (representing 10) on early U.S. banknotes to a sawbuck, or sawhorse,
17 an X-shaped wooden tool found in many American households for cutting logs to
18 stove size. This connection between the 'X' symbol and the tool's shape (form)
19 served as a cognitive base for a popular nickname for the \$10 bill; the word
20 originated between 1840-1850 and flourished the 19th century. Durivage, and
21 Burnham describe how one day a client in a violent rage came to his lawyer and
22 asked him to settle a matter with the shoemaker, who had sued him for failing to pay
23 for a pair of shoes.

24
25 "How much money do you want to begin with?"

26 "Oh, ten dollars will do."

27 "Is that all? Well, here is a X, so go ahead," and the client went off very well satisfied
28 with the beginning" (Durivage & Burnham 1849, p. 68).

29
30 The lawyer paid only five dollars to the shoemaker, and pocketed the other half.
31 Later he learned that his client was willing to pay fifty dollars.

32 33 XII. Moral or ethical judgment.

34
35 In some names moral or ethical judgment is embedded in the meaning. Such
36 kind of a vernacular name is *Lucre* (money or profit) from the biblical expression
37 'filthy lucre,' meaning 'ill-gained money.' It goes back to Old French *lucre*, from
38 Latin *lucrum* 'material gain, advantage, profit; wealth, riches.' Often used in a sense
39 of 'base or unworthy gain, money or wealth as the object of greed'. It penetrated
40 English in the phrase *Filthy lucre* in Tyndale's translation of the New Testament
41 from Greek. "A bisshope, must be apt to teache not dronken, no fyghter, not geven
42 to *filthy lucre* (Tyndale 1837, Titus 1:11, p. 629). In the Kings James Version the
43 word is repeated several times. For example, "there are many unruly and vain talkers
44 whose mouths must be stopped, who subvert whole houses, teaching things which
45 they ought not, for *filthy lucre's sake*" (KJV 2004, Titus 1:11, p.689). The word
46 'lucre' in this context directly refers to money and means 'unjust or dishonest gain.'

1 Robert Black's novel written in 1879 is called *Love or Lucre*. It's a classic Victorian
2 tale exploring the conflict between ambition, love of money and genuine love.

3
4 "She knew that he might have parodied the words of the old song, and sung:
5 'I could not love thee, dear, so well, Loved I not *lucre* more.'
6 She knew all this, and she felt no resentment at it, for she had been brought up to
7 consider it a perfectly reasonable state of things for a man" (Black 1879, p. 160).
8

9 *Boodle (US)* There are many different interpretations of boodle meaning
10 money, in the UK and the US. 'Boodle' normally referred to ill-gotten gains, such as
11 counterfeit notes or the proceeds of a robbery, and also to a roll of banknotes,
12 although in recent times the usage has extended to all sorts of money, usually in
13 fairly large amounts. The origins of *boodle* are probably from the old Scottish 'bodle'
14 coin, worth two Scottish pence and one-sixth of an English penny. In the final work
15 by Conan Doyle, the legendary detective Sherlock Holmes disguised as an
16 American, acts as an informant of a German spy Von Bork, and in the long run
17 arrests him. Altamont (Holmes) brings important documents which turned out to be
18 *Practical Handbook of Bee Culture*. In the following dialogue Von Bork and
19 Altamont discuss money matters:
20

21 "The American (Holmes) held the small parcel in his hand, but made no motion to give
22 it up.
23 "What about the *dough*?" he asked.
24 "The what?"
25 "The *boodle*. The reward. The £500. (Doyle 1917, p. 297)
26

27 The protagonist and hero of J. Joyce's *Ulysses* Leopold Bloom is walking with
28 his friend Stephen at eleven o'clock, "not in any over sober state", and sees a "figure
29 of middle height on the prowl, evidently, under the arches." At first, he does not
30 recognize their acquaintance and son of the Dublin Inspector. Terrifying ideas flash
31 through his mind:
32

33 "Although unusual in the Dublin area, he knew that it was not by any means unknown
34 for desperadoes who had next to nothing to live on to be about waylaying and generally
35 terrorising peaceable pedestrians by placing a pistol at their head ... or simply marauders
36 ready to decamp with whatever *boodle* they could in one fell swoop at a moment's
37 notice, your money or your life" (Joyce 1922, p. 572).
38

39 *Loot* meant money obtained illicitly or as the spoils of war, goods taken from
40 an enemy, etc. Charles James's *Military Dictionary* defines it as an "Indian term for
41 plunder or pillage" (James 1816, p. 446). It is an Anglo-Indian word from Hindi *lut*,
42 from Sanskrit *loptram*, *lotram* "booty, stolen property," At the beginning of the 21st
43 century, it acquired the meaning 'money in general'. In this meaning Connolly uses
44 the word in his *Viva la madness*. The narrator explains how he made money on
45 spreading cocaine: "I had some customers take five kilos on bail, credit, return me
46 a hundred *grand* in large denominations. I spun the *loot* through various legitimate
47 enterprises" (Connolly 2012, p. 9).
48

1 XIII. Controversial cases

2

3 As we can see from the previous discussion, the name *bob* may belong to
4 different cognitive bases (sound, personal name, another coin) or it may have been
5 a borrowing. Whatever the cognitive source, the nickname has had a long and
6 fruitful history. *Bob* was a favorite coin name in Oxford student jargon of the 19th
7 century. Fellow students make fun of Verdant Green.

8

9 "What'll you take for your letters, Gig- lamps? " called out the little gentleman from
10 the other room; "the Post's in, and here are three for you. Two are from women, – young
11 uns I should say, from the regular ups and downs: they look like billyduxes [billet-
12 doux, love letters]. Give you a *bob* for them, at a venture! they may be funny " (Bede
13 1885, p. 151).

14

15 The word was used by modern writers, too. In the book by Gerald Kersh
16 *Fowlers End* written in 1957, Daniel Laverock, starving and penniless at the height
17 of the Great Depression, takes the only job he can find: a manager of the Pantheon
18 Theater, a dingy old cinema owned by Sam Yudenow, "in the dirtiest, poorest, most
19 woebegone corner of London, one of the most godforsaken spots on the face of the
20 earth" – Fowlers End.

21

22 "The way I look at it," said Sam Yudenow, "what more could anybody ask for.... Don't
23 worry, you'll be on the go like a gentleman from nine in the morning to 'alfpast eleven
24 at night. Ten *bob* a week miv a breakfast thrown in – what king could ask for more?"
25 (Kersh 2001, p. 52).

26

27 The word is used in the 1960s by Sillitoe:

28

29 "We hadn't got two ha'pennies between us, and though we weren't hungry we wished
30 we'd got a *bob* or two when we passed the fish and chip shops because the delicious
31 sniffs of salt and vinegar and frying fat made our mouths water. (Sillitoe 1996, p.13).

32

33 The late-1800s saw the appearance of *Foont/funt*, derived from the German
34 word 'pfund' meaning a pound. The semantic relationship between *quidds* and
35 tobacco was still felt in the 19th century, which was committed to paper by Renton
36 Nicholson²⁷ in his famous *Rogue's Progress*. The author describes how "an
37 unsophisticated country clergyman, who was not at all used to life in the metropolis,
38 but who was anxious, as a question of information, to dive somewhat into its
39 mysteries" was taken to a gaming-house by a regular, who preferred to called
40 himself a colonel. Later, the clergyman described to his cousin what had been going
41 on there:

²⁷John Bradley, who wrote and edited numerous books about the Victorian age, characterized Nicholson in the following way: " Little is known of gamy society although we occasionally glimpse it through a few pages of Dickens, Thackeray, or Wilkie Collins. Yet one man – now forgotten and unknown – a rascal, cheat, lecher, and hypocrite, has left behind a matchless picture of the lurid, swarming, low life of the first half of the Victorian era. The writer is Renton Nicholson and the book is his autobiography: *The Lord Chief Baron* (Nicholson 1965, p. 17).

1 "The colonel struck me in a familiar way, and said, 'Give us a *funt* (pound). I could not
 2 understand him; but he quickly gave me another dig in the ribs, and said, 'Fork out a
 3 *couter* (sovereign) My dear John, I was still in the dark, when the gallant officer ... gave
 4 me another violent thrust under the third rib, accompanying it with a stern demand for
 5 a *quid*. You know, John, I don't smoke, nor do I chew tobacco, and so I told the colonel.
 6 'Oh, that be d—d!' said he; 'I mean a *sovereign*.' I then understood him, and advanced
 7 him that amount. ... By the way, John, it strikes me that, for a man in the army, the
 8 colonel is very illiterate." (Nicholson 1965, p. 111).

9
 10 In Mark Haddon's novel *The Curious Incident of the Dog in the Night-Time*,
 11 Christopher Boone, a 15-year-old with autism lives with his father in a small town
 12 and has never left it. He learns that his mother is alive and wants to go to London
 13 and find her. At the train station he has to buy a ticket:

14
 15 "And I asked the policeman, "How much does it cost to get a ticket for a train to
 16 London?"
 17 And he said, 'About 20 *quid*.'
 18 And I said, 'Is that pounds?'
 19 And he said, 'Christ alive' and he laughed. But I didn't laugh because I don't like
 20 people laughing at me, even if they are policemen. And he stopped laughing, and
 21 he said, 'Yep. It's 20 pounds' (Haddon 2004, p. 187).

22 23 24 **Conclusions**

25
 26 Cognitive diachronic onomasiology has offered a unique insight into the issue
 27 of the verbalization of such a vitally important concept as money in a very specific
 28 register of the English language. The mechanisms for language naming are above
 29 all cognitive with the help of which human knowledge is packed in a word. Society
 30 as a whole or a social group conceptualizes the phenomenon of money and employs
 31 some kind of cognitive mechanisms. Onomasiological evolution is a result of the
 32 fusion of cognitive and social factors. The research has revealed that throughout the
 33 history of the existence of money, the naming process has been running along two
 34 potent venues: metonymic and metaphoric conceptualizations. The earliest period
 35 is based entirely on metonymy. There was an obvious turn to metaphors in the early
 36 modern period. After that both ways of seeing the world of money have been
 37 running parallel.

38 The study of historical development of onomasiological patterns has shown that
 39 alongside certain conceptual contiguity, an ever increasing reorientation to and
 40 introduction of new bases. The naming processes in both variants follow some
 41 regular paths based on the socially salient elements of society's socio-cultural
 42 paradigm (cattle, metals, the basic products for survival). Onomasiological shifts are
 43 often driven by changes within the speech community: the development of trades,
 44 education, science; population growth and human mobility; a rise in organized
 45 crime and a growing gap between the rich and the poor. A broad historical
 46 environment as well as immediate living conditions play an important role in
 47 naming (*pony* and *monkey* in Britain; *clam* and *wampum* in America). Religion, as

1 a unifying force, also has a say in naming: both systems carry allusions to the Bible
2 and biblical concepts (*lucre*).

3 The vernacular is not a homogeneous part of the language. Its subcategories –
4 college and school argots, professional jargons, thieves' cant and others are in
5 constant flux: from *Fachsprache* to general English, from Standard English to cant
6 and vice versa. Americanisms have become naturalized in Britain, and Britishisms
7 are common in the US vernacular, sometimes differing in meaning (*Yards*).

8 In the course of research, thirteen cognitive foundations for naming have been
9 singled out for the modern period. Vernacular money terms (old and new) fall under
10 one or sometimes more of these categories. Each base is a cognitive system
11 comprising already acquired knowledge on the basis of which new members are
12 incorporated into the category as a public reaction to new circumstances. The
13 designative potential of these cognitive bases is different and has changed
14 throughout history. However, we have failed to refer several money names to a
15 definite cognitive base, as it is impossible to prove the validity of the existing
16 viewpoints (*bob, quid*)

17 Vernacular names perform an expressive function of language. Originally
18 introduced as 'canting scenes', short exchanges containing flash words, they turned
19 into a stylistic device employed by authors of all genres. In the past, vernacular
20 inclusions served as a speech characteristic of a person recognizable as a member
21 of some group, today, they are a form of social identification of speakers (clues to
22 one's age or social status, or occupation), or are simply in vogue. Generally, they
23 give vividness and informal piquancy to the dialogue and enhance the
24 communicative efficiency of a literary text.

25 Onomasiological mechanisms also include word-formation, borrowing, back
26 slang, and rhyming slang. Though interesting, these issues are outside the current
27 discussion.

28
29

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