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**А.А.Смирнова**

## **HISTORY OF THE APPEARANCE OF MONEY**

*У цій статті автор розповідає про історію виникнення грошей, типи теорій походження грошей. Також приділяється увага цінності грошей у сучасному світі та в житті людини.*

**Ключові слова:** гроші, монета, банкнота, концепція грошового походження, раціоналістична концепція, еволюційна концепція.

*In this article the author talks about the history of the emergence of money, types of theories of the origin of money. Also*

*attention is paid to the value of money in the modern world and in human life.*

**Key words:** *money, coin, banknote, concept of money origin, rationalistic concept, evolutionary concept.*

Money is an integral part of any country's financial system. It's used by people and businesses to pay for certain services or goods. It doesn't matter what we call them - dollars, rubles, pounds, francs or else. They all serve as means of payment or unit of account. Perhaps, it's the greatest invention that human mind could ever come up with. Money is a means of circulation that functions as a unit of account and a means of saving [1].

Money is the most disputable thing of all times. It appeared thousands years ago at the initial stage of civilization. People started to produce more bread, milk, wool, and other valuables than they could consume. So they started to exchange some surplus with their neighbors. Later money was invented to simplify the "barter relations".

There are numerous myths about the origins of money. The concept of money is often confused with coinage. Coins are a money sign made of metal, a relatively modern form of money [2]. Their first appearance was probably in Asia in the 7th century BC. And whether these coins were used as money in the modern sense has also been questioned.

With any reasonable definition the first use of money is as old as human civilization. The early Persians deposited their grain in state or church granaries. The receipts of deposit were then used as methods of payment in the economies. Thus, banks were invented before coins. Ancient Egypt had a similar system, but instead of receipts they used orders of withdrawal – thus making their system very close to that of modern checks. In fact, during Alexander the Great's period, the granaries were linked together, making checks in the 3rd century BC more convenient than British checks in the 1980s.

However, money is older than written history. Recent anthropological and linguistic research indicates that not only is money very old, but it's origin has little to do with trading, thus

contradicting another common myth. Rather, money was first used in a social setting. Probably at first as a method of punishment.

Early Stone Age man began the use of precious metals as money. Until the invention of coins, metals were weighed to determine their value. Counting is of course more practical, the first standardized ingots appeared around 2200 BC. Other commonplace objects were subsequently used in the abstract sense, for example miniature axes, nails, swords, etc.

Full standardization arrived with coins, approximately 700 BC. The first printed money appeared in China, around 800 AD. Of course, they were less durable than metal, but the convenience and speed of their production made it easy to replace the worn-out bills. After all, it was clear that paper bills are easier to handle than coins. Of course, there was a practice of issuing coins with low content of precious metals, but it wasn't as widespread. It's important to mention that people soon understood that money should be permanent, i.e. they should not deteriorate during storage and during their transition. The first severe inflation was in the 11th century AD. The Mongols adapted the bank note system in the 13th century, which Marco Polo wrote about. The Mongol bank notes were "legal tender", i.e. it was a capital offense to refuse them as payment. By the late 1400s, centuries of inflation eliminated printed bank notes in China. They were reinvented in Europe in the 17th century. Nowadays, banknotes are a paper money emitted by the bank [3].

It's worth mentioning that economic literature considers two concepts of money origin: *rationalistic* and *evolutionary*. The first one explains the origin of money as a result of agreement between people. The second one proves that money didn't appear simultaneously by some kind of agreement, but as a result of a long process of exchange relations' development. The most consistent supporter of the evolutionary concept was the well-known economist and sociologist Karl Marx.

Everybody uses money in our modern world. We all need money, we think about it and work for it. It is difficult to imagine today's life without banknotes and coins, credit cards and cash. Modern technologies have influenced the way of payment: and

plastic cards are becoming more and more popular today and they can be accepted even abroad. It's really convenient and safe for travelers because you don't have to carry the money in your wallet or exchange the currency in order to make purchases in foreign countries.

It is a well-known fact that everything in life has its own price. And money is a reward for our work that allows us to enjoy good things in life.

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Т.І. Степаненко

## HOW & WHY WE LEARN PROFESSIONAL ENGLISH?

Learning English is important and people all over the world decide to study it as a second language. Many countries include English as a second language and start learning it from the young age. However, **do you know why** learning English is so important?

- English is the most commonly spoken language in the world. One out of five people can speak or at least understand English!

- English is the language of science, of aviation, computers, diplomacy, and tourism. Knowing English increases your chances of getting a good job in a multinational company within your home country or of finding work abroad.