

TYPES OF MONEY (ТИПИ ГРОШОВИХ ОДИНИЦЬ)

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У доповіді автор розглядає основні історичні та економічні типи грошових одиниць. Розкривається питання щодо трьох пріоритетних функцій: засіб обміну, показник цінності та чинник збереження достатку. Наголошується, що цінність грошей вимірюється насамперед купівельною спроможністю.

Many items have been used as commodity money such as naturally scarce precious metals, conch shells, barley, beads etc., as well as many other things that are thought of as having value. Examples of commodities that have been used as mediums of exchange include gold, silver, copper, rice, salt, peppercorns, large stones, decorated belts, shells, alcohol, cigarettes, cannabis, candy, etc.

Representative money is money that consists of token coins, paper money or other physical tokens such as certificates, which can be reliably exchanged for a fixed quantity of a commodity such as gold or silver.

Fiat money or fiat currency is money whose value is not derived from any intrinsic value or guarantee that it can be converted into a valuable commodity (such as gold). Instead, it has value only by government order (fiat).

In most major economies using coinage, copper, silver and gold formed three tiers of coins. Gold coins were used for large purchases, payment of the military and backing of state activities. Silver coins were used for midsized transactions, and as a unit of account for taxes, dues, contracts and fealty, while copper coins represented the coinage of common transaction.

Commercial bank money or demand deposits are claims against financial institutions that can be used for the purchase of goods and services. A demand deposit account is an account from which funds can be withdrawn at any time by check or cash withdrawal without giving the bank or financial institution any prior notice.

Digital currencies, Flooz and Beenz, were particularly advertised as an alternative form of money.

Most digital currencies are simply fiat currencies parleyed across a digital medium. New forms of currency coming to fruition this very day allow for the free exchange of wealth across distances.