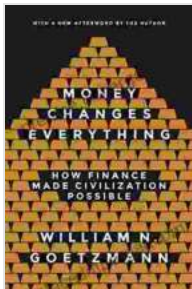


# Money Changes Everything: How Finance Made Civilization Possible

Money is one of the most important inventions in human history. It has allowed us to create complex societies, trade goods and services, and store value over time. But how did money come about? And how has it changed our world?

In his book *Money Changes Everything*, William Goetzmann, a professor of finance at Yale University, explores the history of money from its earliest origins to the present day. Goetzmann argues that money is not simply a medium of exchange, but a powerful social and political tool that has shaped the course of human history.



## Money Changes Everything: How Finance Made Civilization Possible by William N. Goetzmann

★★★★☆ 4.6 out of 5

Language : English  
File size : 14528 KB  
Text-to-Speech : Enabled  
Screen Reader : Supported  
Enhanced typesetting : Enabled  
Word Wise : Enabled  
Print length : 593 pages



Goetzmann begins his book by discussing the origins of money in ancient Mesopotamia. The earliest forms of money were simple tokens that were

used to represent grain or other commodities. These tokens were used to facilitate trade, and they gradually evolved into coins and paper money.

As money became more widespread, it began to have a profound impact on society. Money allowed people to store wealth and to make investments. It also made it possible for people to trade goods and services across long distances.

Money has also been a source of conflict and inequality. The wealthy have often used their money to exploit the poor. And governments have often used money to control their citizens.

Despite its flaws, money has been a powerful force for good in the world. It has made it possible for people to create complex societies, to trade goods and services, and to store value over time. Money has also been a source of innovation and progress.

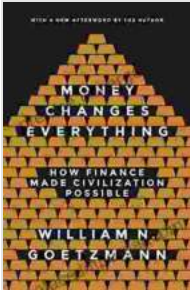
In *Money Changes Everything*, William Goetzmann provides a fascinating and thought-provoking look at the history of money. Goetzmann's book is a must-read for anyone who wants to understand the role that money has played in human history.

**Here are some of the key points that Goetzmann makes in his book:**

1. Money is not simply a medium of exchange, but a powerful social and political tool.
2. The origins of money can be traced back to ancient Mesopotamia.
3. Money has had a profound impact on society, both positive and negative.

4. Money is a source of innovation and progress.

If you are interested in learning more about the history of money, I highly recommend reading *Money Changes Everything*.



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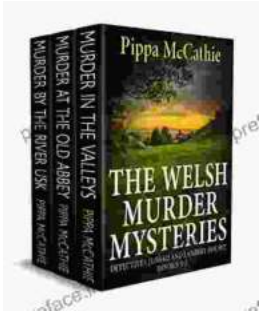
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