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In the earliest stages of man ' s development he had no more need of money than animals have. He was content with very simple forms of shelter, made his own rough tools and weapons and could provide food and clothing for himself and his family from natural materials around him. As he became more civilized, however, he began to want better shelter, more efficient tools and weapons, and more comfortable and more lasting clothing than could be provided by his own neighborhood or by the work of his own unskilled hands. For these things he had to turn to the skilled people such as smiths, leather workers or carpenters. It was then that the question of payment arose. At first he got what he wanted by a simple process of exchange. The smith who had not the time to look after land or cattle was glad to take meat or grain from the farmer in exchange for an axe or a plough. But as more and more goods which had no fixed exchange value came on the market, exchange became too complicated to be satisfactory. Another problem arose when those who made things wanted to get stocks of wood or leather, or iron, but had nothing to offer in exchange until their finished goods were ready. Thus the difficulties of exchange led by degrees to the invention of money. In some countries easily handled things like seeds or shells were given a certain value and the farmer, instead of paying the smith for a new axe by giving him some meat or grain, gave him so many shells. If the

smith had any shells left when he had bought his food, he could get stocks of the raw materials of his trade. In some countries quite large things such as cows or camels or even big flat stones were used for trade. Later, pieces of metal, bearing values according to the rarity of the metal and the size of the pieces, or coins were used. Money as we know it had arrived.

练习1 Exchange of goods became difficult because _____. A: man became more civilized B: smiths began to look after land or cattle in their spare time C: more and more goods which had no fixed exchange values came to the market D: farmers hadn't enough grain or meat to provide for skilled workers

2 Money was not used until _____. A: paper was invented B: people practiced a simple process of exchange C: nothing could be offered in exchange D: the exchange of one thing for another became too complicated

3 The best title for this passage is _____. A: What is money B: What are money's functions. C: The importance of money D: The beginning of money

注释：1 stage 阶段；时期 at an early stage in our history 在我们的历史早期（前面与the连用） 演员生涯；剧院工作；戏剧工作 行程，旅程 to travel by easy stages 从容旅行

2 content n. 内容，容量，目录，满足 adj. 满足的，满意的，愿意 vt. 使满足 We should never content ourselves with a little book knowledge only. 我们切不可满足于仅仅有一点点书本知识。

3 shelter n. 掩蔽处，身避处，掩蔽，保护，庇护所，掩体 v. 掩蔽，躲避 He stood in the shelter at the bus stop. 他站在公共汽车站的候车亭里。

4 smith n. 铁匠，金属品工匠 leather n. 皮革，皮革制品 carpenter n. 木匠

5 axe or plough 斧或犁

6 complicate 使复杂化，使错综加重（疾病）使混乱 [难做、难懂] ；使恶化 be

complicated in卷入...(的麻烦中)Dont complicate life for me!不要
为我把生活搞复杂了！答案：1：C 2: D 3: D 100Test 下载频道
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