

金融英语辅导:II、 ThreeEssentialFunctionsOfMoney PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/213/2021\\_2022\\_\\_E9\\_87\\_91\\_E8\\_9E\\_8D\\_E8\\_8B\\_B1\\_E8\\_c92\\_213615.htm](https://www.100test.com/kao_ti2020/213/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_213615.htm)

We look at the functions of money. Firstly it ' s a medium of exchange, so it ' s some commodity which facilitates the exchange of goods and services. 首先货币是一种交换媒介，是帮助其他货物与服务进行交换的手段。其次它是一种计算单位，就是说我们用钱来测量货物、服务或时间之间的价格和价值的比较。 It is also a unit of account, which means that we use money to reckon prices and reckon values for comparisons between goods and services or over time. And thirdly, money is a store of value. It is an asset. It ' s something that we can use to store value away to be retrieved at a later point in time. So we can not consume today, we can hold money instead - and transfer that consumption power to some point in the future. 第三它是价值存储手段，是一种资产。我们可以用它把价值储存起来，在以后的某个时刻再取回。这样我们不必现在就把它用掉，而是可以存着钱，把这种消费能力转移到将来的某个时刻。 In the earliest days, for example in ancient Babylon, measures of wheat were the money commodity. People would exchange other goods and services firstly by exchanging quantities of wheat. And eventually it was worked out by the Babylonian priests that they could hold the wheat in a central store and then simply keep records of who owned the wheat. And rather than physically moving the wheat around, eventually we had a primitive system - quite advanced by the terms of the day - of record

keeping. We had ledgers. 古时候，比如在古巴比伦，小麦被当作实物货币使用。人们在交换其它货物和服务之前先要交换一定数量的小麦。后来巴比伦的祭司们发现，他们可以把小麦保存在一个中心仓库中，然后只需要记录下谁拥有这些小麦就可以了。这样就用不着把小麦搬来搬去了，于是我们就有了在当时条件下很先进的原始簿记制度，也就是分户账。

Notes 1. Medium of exchange 交换媒介 2. Unit of account 计算单位 3. Store of value 价值储存手段 4. money commodity 商品货币，实物货币 5. primitive system of record keeping 原始簿记制度 6. ledger 分户账 100Test 下载频道开通，各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)