

The business of the world is
 conducted by means of
 money, and it is necessary
 to have a medium of exchange
 which is universal and
 permanent. Gold and silver
 have been used for this
 purpose for many centuries
 and will continue to be used
 for a long time to come.
 But the discovery of paper
 and printing has led to the
 invention of the paper money
 which is now used in all
 civilized countries. It is
 a very convenient and
 safe medium of exchange
 and has become the basis
 of the modern monetary
 system.