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Further, money is a means of payment which can save time and trouble. We do not necessarily consume what we produce. We can buy what we want from others who have produced it. In turn, others can buy what we have produced. This is because in our society, there is a market system where buyers of goods and services or by producers and sellers as is that modern economies are based on other than barter system. This brings up to another function of money which is that it is a medium of exchange. The movement from barter to the use of money brings about a large savings of resources. These gains, which come under the general heading of *surplus age*, it may be defined as the gains which accrue to the issuer of a currency because the issuer – a government, for example – obtains real resources in return for non-interest-bearing, non- repayable debt; include a large reduction in the information costs involved in comparing relative prices of goods and services throughout the economy.