

Chapter 3

ANSWERS TO QUESTIONS

1. *Why is simply counting currency an inadequate measure of money?*

Since a lot of other assets have liquidity properties that are similar to currency but can be used as money to purchase goods and services, not counting them **would understate an economy's** access to liquidity for transactions purposes. For this reason, counting assets such as checking deposits or savings accounts more accurately reflects the stock of assets that can be considered money.

2. *In prison, cigarettes are sometimes used among inmates as a form of payment. How is it possible for cigarettes to solve the "double coincidence of wants" problem, even if a prisoner does not smoke?*

Even if he or she were a non-smoker, since the prisoner knows that others in the prison will accept cigarettes as a form of payment, they themselves would be willing to accept cigarettes as a form of payment. So, rather than prisoners having to barter and trade favors, cigarettes satisfy the double coincidence of wants in that both parties to a trade stand ready to use them to **"purchase" goods or services.**

3. *Three goods are produced in an economy by three individuals:*

<i>Good</i>	<i>Producer</i>
Apples	Orchard Owner
Bananas	Banana Grower
Chocolate	Chocolatier

If the orchard owner likes only bananas, the banana grower likes only chocolate, and the chocolatier likes only apples, will any trade between these three persons take place in a barter economy? How will introducing money into the economy benefit these three producers?

Because the orchard owner likes only bananas but the banana grower doesn't like apples, the banana grower will not want apples in exchange for his bananas, and they will not trade. Similarly, the chocolatier will not be willing to trade with the banana grower because she does not like bananas. **The orchard owner will not trade with the chocolatier because he doesn't like chocolate.** Hence, in a barter economy, trade among these three people may well not take place, because in no case is there a double coincidence of wants. However, if money is introduced into the economy, the orchard owner can sell his apples to the chocolatier and then use the money to buy bananas from the banana grower. Similarly, the banana grower can use the money he receives from the orchard owner to buy chocolate from the chocolatier, and the chocolatier can use the money to buy apples from the orchard owner. The result is that the need for a double coincidence of wants is eliminated, and everyone is better off because all three producers are now able to eat what they like best.

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