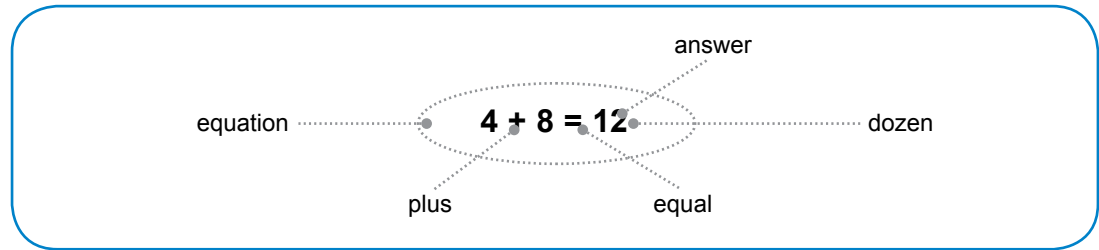


The numbers we use today originated from the Hindu-Arabic numeral system. The current form of the numbers was, however, developed in North Africa. Around 500 AD the value zero was defined and adopted by mathematicians in the Indian subcontinent, greatly improving the effectiveness of this system. Now the position of a number determines its value and any amount could be represented using only the ten symbols 0 1 2 3 4 5 6 7 8 9.

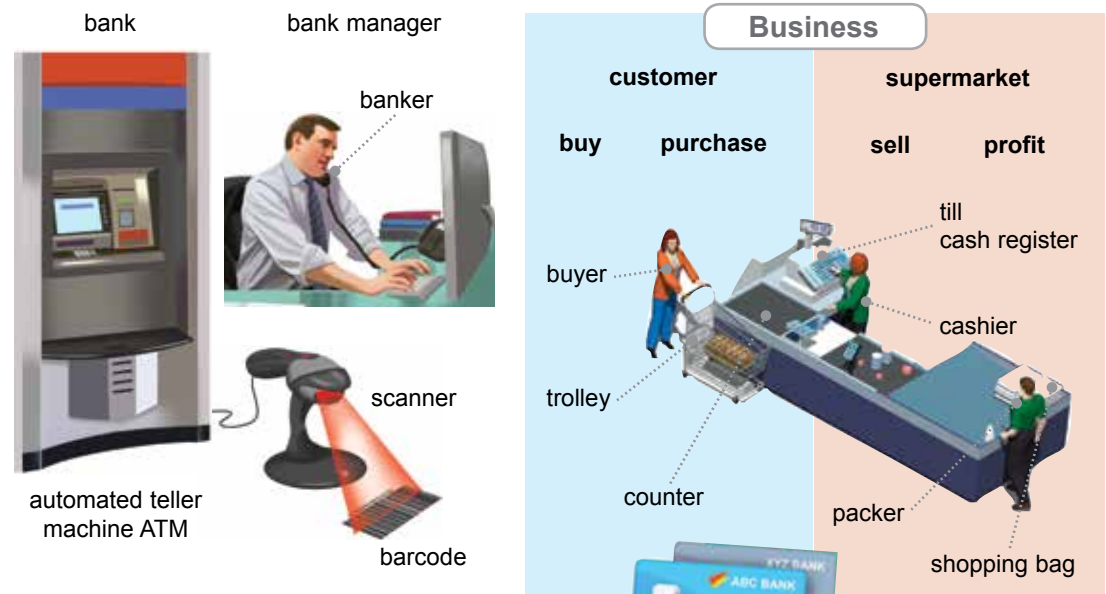
- 0** nil, zero
- 1** one
- 2** two
- 3** three
- 4** four
- 5** five
- 6** six
- 7** seven
- 8** eight
- 9** nine
- 10** ten
- 11** eleven
- 12** twelve
- 13** thirteen
- 14** fourteen
- 15** fifteen
- 16** sixteen
- 17** seventeen

- 18** eighteen
- 19** nineteen
- 20** twenty
- 21** twenty one
- 22** twenty two
- 30** thirty
- 40** forty
- 50** fifty
- 60** sixty
- 70** seventy
- 80** eighty
- 90** ninety
- 100** one hundred
- 500** five hundred
- 1 000** one thousand
- 1 000 000** million
- 1 000 000 000** billion

- count
- arithmetic
- decimal point
- much
- multitude
- number
- once
- quantity
- twice



Trading is a good enough way to exchange goods but the invention of money made buying and selling much easier. At first gold, silver and even salt was used as barter. This was replaced by coins and paper with little physical value but backed by a government to be legal tender. Today credit cards and electronic fund transfers dominate the movement of money. Difference in the value of international currencies is the exchange rate and depend amongst others on good governance.



Payment method	Account	Amount	Bank activities
cash	bank account	price	deposit
debit order	account number	expensive, expenses	payment
EFT Electronic Fund Transfer	debit	cheap	pay
loan	credit	bargain	save, savings
	PIN number	discount	withdrawal
	cheque, cheque book	exchange rate	investment
		receipt	interest