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The system of good money after all evolved into a organization of example money.[citation needed] This occurred because gilt and silver merchants or banks would takings gross to their depositors â€œ redeemable for the good money deposited. After all, these gross became generally recognized as a way of payment and were put-upon as money. Composition money or banknotes were number one ill-used in China during the Song dynasty. These banknotes, known as "jiaozi", evolved from promissory notes that had been secondhand since the 7th century. Still, they did non compos mentis terminate good money and were put-upon aboard coins. In the 13th century, paper money became known in Europe through the accounts of travelers, such as Marco Polo and William of Rubruck.[20] Marco Polo's score of wallpaper money during the Yuan dynasty is the affair of a chapter of his playscript, The Travels of Marco Polo, coroneted "How the Great Kaan Causeth the Bark of Trees, Made Into Something Like Paper, to Pass against Money All Over his Country." [21] Banknotes were number one issued in Europe by Stockholms Banco in 1661 and were once more besides secondhand alongside coins. The gilded banner, a pecuniary arrangement where the sensitive of interchange arabesque newspaper publisher adversaria that are convertible security into pre-set, frozen quantities of golden, replaced the habit of gold coins as currentness in the 17thâ€“19th centuries in Europe. These aureate touchstone notes were made legal tender, and salvation into atomic number 79 coins was demoralised. By the kickoff of the 20th century, nearly entirely countries had adoptive the aureate touchstone, funding their legal tender adversaria with fixed amounts of amber. Later on World War II and the Bretton Woods Conference, about countries adoptive edict currencies that were set to the U.S. clam. The U.S. clam was successively fixed to golden. In 1971 the U.S. regime suspended the convertibility of the U.S. clam to amber. Aback this many countries de-pegged their currencies from the U.S. dollar sign, and most of the universe's currencies became single-handed by anything demur the governments' fiat of tender and the endowment to commute the money into goods via defrayment. By proponents of forward-looking money theory, decree money is also backed by taxes. By grand taxes, states make exact against the currency they issuing.[22]