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In Money Changes Everything, leading financial historian William Goetzmann argues the exact opposite—that the development of finance has made the growth of civilizations possible. Goetzmann explains that finance is a time machine, a technology that allows us to move value forward and backward through time; and that this innovation has changed the very way we think about and plan for the future.

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selves. It also changes the way we think. Finance has stretched the ability of humans to imagine and calculate the future. It has also demanded a deeper understanding and quantification of the past, because history is the fundamental basis for making future predictions. Finance has in-creasingly made us creatures of time.

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