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Back in the 1400 ' s in Italy, the lending of money with interest was banned by the catholic church. However, just like our modern capitalistic world, back then, merchants wanted to borrow and bankers wanted to be compensated for their risk. To get around this, Medici Bank invented what is called the bill of exchange.

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Cosimo di Giovanni de' Medici, called "the Elder" (Italian: il Vecchio) and posthumously "Father of the Fatherland" (Latin: pater patriae) (27 September 1389 – 1 August 1464), was an Italian banker and politician, the first member of the Medici family which effectively ruled Florence during much of the Italian Renaissance. Despite his influence, his power was not absolute; Florence's ...

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