

# 1.10 - The COMMERCIAL Revolution

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## 1. 释义

In 16th century Europe, a massive economic shift 大规模经济转变 occurred (v.) which was known as *the Commercial Revolution* 商业革命. And 主 the short way 捷径 to define (v.) this entire revolution 整个革命 系 is that /money became the most desirable commodity (商品, 货物; 有用的东西, 必需品) 最令人向往的商品 in Europe, and not land 土地.

But in order to understand (v.) the entirety 全部; 整体 of this shift and its effects, I need to tell you two stories and give you a list 清单.

So if you' re ready to get them brain cows milked, let' s get to it.

Okay, now this is the Bank of Amsterdam 阿姆斯特丹银行, which was opened by the Dutch in 1609. It' s kind of a big deal 重要的事; 了不起的事.

Now to us who live in the 21st century, a bank is patently 显然地; 明显地 not a big deal 不是什么大不了的事情. You know, I mean if you' re like me, there' s probably five banks within a mile of where you live.

But before the 16th century, there were precisely 精确地; 恰好地 no banks on this scale 这种规模 anywhere. So the question is, **what was going on** 發生什麼事, 发生了什么 (情况) in the Netherlands and in the wider world of Europe 后定 that necessitated (v.) 使成为必要; 需要 a new bank opening up?

那么问题来了, 究竟是什么让荷兰乃至整个欧洲, 需要一家新银行?

### Example 1. 案例

#### what was going on

"what" (什么) → 询问事件或原因. "was going on" (过去进行时) → 字面是 "正在发生什么", 引申为 "当时的状况/形势".

类似日常对话中问 "What' s going on?" (怎么回事?)

"What was going on... that necessitated a new bank?" ( "当时发生了什么.....使得新银行成为必要?" )

Well, the answer is that /Europe was undergoing (v.) 经历; 经受 a massive economic shift into what' s called a money economy 货币经济. Now a money economy is an economy /in which goods and services and *wages* 工资; 报酬 *for work* were paid (v.) with, you know, money.

Prior to this 在这之前, if you were a blacksmith 铁匠 and you wanted a new goat 山羊 for instance 例如 — because let' s be honest, who doesn' t want a new goat **now and then** 时

不时地—you know, then you would have to find a way to trade (v.) your services for that sweet goat of your dreams.

And as the economy became more globalized 全球化的 **as a result of** European imperialism 欧洲帝国主义, this **barter system** 物物交换制度, 以货易货, of trade 谓 became far too inefficient 低效的 and cumbersome (a.) 繁琐的; 笨重的.

So **instead of trading (v.) services for goods** 用服务来换取货物 or **goods for other goods** 以货易货, a money economy arose (v.) /in which people can now **exchange (v.)** money **for** what they want. And again, you' re like "whatever, I do that all the time," but look, it was a big deal, okay?

因此, 代替"用服务交换货物"或"用货物交换其他货物"(以货易货), 货币经济出现了.

#### Example 2. 案例

##### cumbersome

(a.)

1. **large and heavy; difficult to carry** 大而笨重的; 难以携带的

SYN bulky

•cumbersome (a.) machinery 笨重的机器

2. **slow and complicated** 缓慢复杂的

•cumbersome (a.) legal procedures 繁琐的法律程序

3. ( of words or phrases 词语 ) **long or complicated** 冗长的; 累赘的; 复杂的

•The organization **changed** its cumbersome (a.) title **to** something easier to remember. 这家机构把它那复杂累赘的名称改得好记一些了。

So with the rise of this new kind of money economy, banks became a practical necessity 实际必需品. So when you see this bank, you need to see through it **a massively growing and changing economy**.

The European economy was changing **so** much /**that** new institutions 机构—which is to say (v.) in this case, banks—were necessary (a.) **to keep track of** 记录; 追踪 everybody' s boom boom ( 此处指钱 ).

I could see it /in your eyes, you' re wondering (v.) how do they **keep track of** all that money? What a good question, my dear people.

Since so much money **was flowing (v.) in and out of** **the Bank of Amsterdam** and **other banking centers** 银行中心 in Genoa 热那亚 and London, they developed (v.) what' s called **double-entry (a.)** ( 簿记中 ) 复式分账的, 复式记录的 **bookkeeping** (记账, 簿记) 复式记账法.

The idea here is that /all the debits 借方 went into one column 栏 and all the credits 贷方 went into another. And the thing is, you know, you don' t need to know **the details of how double-entry bookkeeping worked**. You just need to understand that /the need for such a system **meant (v.) that** there were huge amounts of money flowing (v.) through these banks.

And 主 one of the major effects of the rise of banking centers 系 is **the shift** of economic power 经济权力转移 in Europe **to** places (n.) like Amsterdam and Genoa and London.

Now **what does this have to do with** Dutch imperialism (荷兰帝国主义) 这和荷兰帝国主义有

什么关系呢 — a question 后定 you didn' t know *you needed to ask* 一个你不知道其实应该问的问题, but alas 唉 you do?

Well, as you already know, private investors 私人投资者 created (v.) the Dutch East India Company 荷兰东印度公司 **in order to** oversee (v.) 监督 ; 监管 their *trade ventures* (n. ( 尤指有风险的 ) 企业 , 商业 , 投机活动 , 经营项目) 贸易企业 in the Indian Ocean. This also was an innovation 创新 in finance 金融.

You know, *the Dutch East India Company* was what **was known as** a joint-stock company 股份公司, and all that means (v.) is that /it was a private company, not a state-sponsored (a.) 国家支持的 company 国营公司.

The idea here is that /several investors pooled (v.) 集中资源 ( 或材料等 ) their money 集资 /and bought (v.) shares 股份 in the company /and therefore shared (v.) the risk 分担风险 of the Dutch East India Company' s ventures ( 尤指有风险的 ) 企业 , 商业 , 投机活动 , 经营项目. But they also shared in its success 但他们也分享了它的成功.

The truth is /there was much success to be had ( 当时 ) 存在着大量可获取的成功/利润. The Dutch came to dominate (v.) trade 主导贸易 in the Indian Ocean, and when all that profit **came in**, you know who handled (v.) it all? Anyone? Anyone? That' s right, it' s the Bank of Amsterdam.

这里的想法是，几个投资者把他们的钱集中起来，购买了公司的股票，从而分担了荷兰东印度公司投资的风险。但他们也分享了它的成功。事实上，还有很多事情要做。

#### Example 3. 案例

The truth is *there was much success to be had*.

"there was much success to be had" 是一种 强调潜在机会或可获得性 的英语表达，意思是 “（当时）存在着大量可获取的成功/利润” 或 “成功的机会非常多”。

"much success" → “大量的成功/利润”（不可数名词，指商业或贸易上的成就）。

"to be had" → 被动不定式，字面是“被获得”，实际表示“可供获取的”或“可实+现的”。  
整体直译：“事实上，（当时）有大量的成功/利润可供获取。”

为什么用 "to be had" ?

隐含“机会”与“努力”：

类似表达如 "There are many opportunities to be seized."（有许多机会待抓住）。

"to be had" 暗示成功 需要主动争取，而非 passively waiting（被动等待）。

对比其他表达：

若说 "there was much success"，仅陈述“成功存在”，但 "to be had" 强调“可争取性”，更符合 VOC 作为商业公司的冒险性质。

So the point is, this bank stands (v.) as a monument 丰碑 ; 纪念物 to the massive economic shifts toward a *money economy* in 16th century Europe.

For the second story, let me introduce you to a mountain 山 , 高山 you' ve probably never **heard of** /in a place 后定 you have likely never been 你可能从来没有去过. This is a mountain in the city of Potosí 波托西, which is located (v.) in what is now southern Bolivia 玻利维亚, and *which was* in the 16th century *part of the Spanish Empire* in the Americas 美洲.

And the Spanish loved this mountain. And you know, love is probably too weak 虚弱的 , 无力的 a word. They loved it, they loafed (v.) 闲逛 , 游荡 it, and they loved it **so much that** they

drew (v.)描绘；起草 it, they painted it, they sent **postcards 明信片 of it** back to Spain. They positively 绝对地 fainted (v.)晕厥 over this mountain.

强调句 **It was** this mountain **that** would change (v.) the face of the European economy for almost 150 years.

#### Example 4. 案例

##### Cerro Rico

是安第斯山脉中玻利维亚城市 Potosí (波托西) 附近的一座山峰。塞罗里科山通常被认为是由银矿石“构成”的，它因为向西班牙帝国提供了大量的白银而闻名。

由于在山上进行采矿作业，波托西市成为新大陆最大的城市之一。

波多西山是人类历史上最丰富的银矿。16 世纪至 18 世纪，全球 80% 的银矿都产自这座矿山。

这座山上的银矿开采活动，至今仍在继续。由于恶劣的劳动条件，例如缺乏防护设备以防止持续吸入粉尘，许多矿工患上了“silicosis 硅肺病”。他们的预期寿命约为 40 年。

到 1565 年，塞罗里科的高品位银矿石已经开采殆尽。在一种被称为“露台法”的银提取方法引入后，银的提取工作重新开始。这种方法使用汞，形成“银汞合金”，并从低品位矿石中提取银。由于使用汞，且矿井中汞的产量很高，美洲印第安劳工“汞中毒”现象十分常见，导致许多矿工死亡。



So why did they love it so much? Because inside that mountain /they found metric buttloads of 大量的 silver 白银. And as that silver **was sent back to** Spain /and flooded 涌入；充斥 the European economy, it had a couple major effects.

First, 主 this influx (n.)流入；(人或物的)大量涌入，大量流入；(水)流入，注入(河，湖，海) of silver 谓 caused (v.) what' s known as the Price Revolution 价格革命, which is a phenomenon 现象 in which prices steadily 稳定地 rose (v.) for about a century and a half 一个半世纪.

Now why would more silver cause (v.) prices to rise (v.)? Well, that' s what we call inflation 通货膨胀.

And think about it—if people living in Spain **all of a sudden** 突然 had (v.) a bunch more money to spend (v.)花(钱)，花费；消耗, then what are they going to do? They' re going to buy a bunch of crap 质量差的东西；蹩脚货.

Well, when the producers of that stuff **realize (v.) that they're running short 缺乏，不足 on** goods 货物短缺, they' re going **to raise (v.) their prices** /so that their stocks aren' t depleted (v.)耗尽,使减少，弄空 so quickly. And that **makes (v.) sense**, right?

But the problem is that /all this new wealth was not equally distributed (v.)分配 to everyone. So for all those people /who weren' t fortunate enough **to get their hands 得到，获得 on** this new influx 大量涌入，大量流入 of silver, for them /主 the prices of goods they needed 谓

just rose (v.), and they had no money **to pay for** it.

And while this started (v.) in Spain, the effects of the Price Revolution were felt (v.) throughout much of Europe as well.

But we' re talking about agriculture 农业 here, so what did the Price Revolution have to do with 涉及, 牵涉 farming? Well, first you need to understand *how farming had been done* prior to this.

So before the 16th century, most European agriculture was organized **according to** a system called feudalism 封建制度. In this system, a king **granted (v.) land 授予土地 to** nobles 贵族 who then employed (v.) peasants 农民 to work (v.) the land.

And these peasants' lives (n.) were oriented (v.) 朝向, 面对 around 以.....为中心 the manor 庄园; 领地; 采邑, which was the agricultural estate 农业地产 under the noble' s control.

#### Example 5. 案例

##### manor

1.( also 'manor house ) *a large country house* surrounded by land that belongs to it 庄园宅第

2. *an area of land* with a manor house on it 庄园; 庄园领地

3.( slang) an area in which sb works or for which they are responsible, especially officers at a police station 工作区; ( 尤指警察的 ) 管辖区

→ 单词remain ( 逗留 ), 前缀re-指“往回”; 词根main指“逗留, 停留”, 来自拉丁语manere ( 停留)。与之同源的如manor ( 庄园 ), 字面义是“停留之地”; 再如mansion ( 宅邸 ), 其中mans-最终来自拉丁语manere的过去分词词干, 所以也是同源词。



And on those manors 庄园; 领地; 采邑, the peasants **engaged mainly in** what' s known as subsistence (a.)自给自足的, 仅够自用的 farming 自给农业, which means (v.) **they grew only what they needed** to survive.

Now in that system, *soil exhaustion* 土壤耗竭 was *a constant threat* 持续的威胁 /**with** which they **contended** (v.)应对. So 主 the solution they **came up with** 提出了, 出台了 系 was pretty brilliant, and that was *crop rotation* 作物轮作.

In Mediterranean Europe 地中海欧洲, this took (v.) the form of the two-field system 两田制, **which meant that** half the land would be planted (v.) each season /while *the other half* would not be planted—or you know, **lie (v.) fallow** 休耕—in order that 主 *the fallow (a.)* 休耕的; 不活跃的 land 谓 could replenish (v.)补充, 重新装满; 补足 ( 原有的量 ) its nutrients 养分 for the next season.

In northern Europe, they had *the three-field system* 三田制 where they **divided** (v.) their land **into** three sections 部分 /and then **planted (v.) two each season** 每季度 /and then let (v.) one *lie fallow*—**which is to say** (v.)换句话说 *two-thirds of the soil* was productive (a.)生产性的; 产生.....的; 多产的; 富饶的 each season.

#### Example 6. 案例

##### replenish

[ VN] ~ **sth (with sth)** : ( formal ) to make sth full again by replacing what has been used 补充；重新装满  
SYN top up  
•to replenish (v.) food and water supplies 补充食物和水  
•Allow me **to replenish (v.) your glass.** 让我再给您斟满。

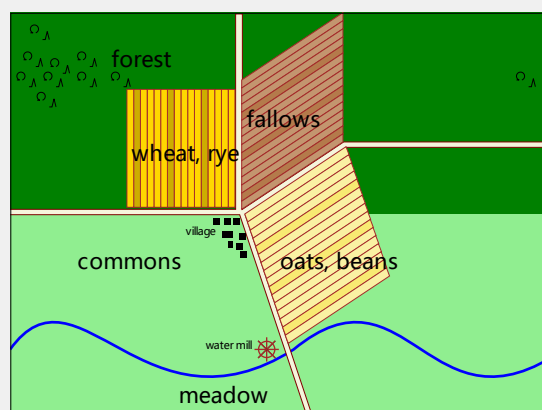
And that's how things went (v.) /until the mountain in Potosí started spewing (v.) 喷涌，喷射；喷出 silver into the Spanish economy /and making parts of the population **fabulously (ad.)难以置信地；惊人地 wealthy** 极其富有。

And that produced (v.) a big change in agriculture. Large landowners 大地主 and capitalist investors 资本主义投资者 began **to see the open field system** 敞田制 **as** wasteful 浪费的 /and desired (v.) to increase (v.) available land 可利用土地 /so that **crop yields** 农作物产量 would increase.

#### Example 7. 案例 open field system

敞田制(露天耕作系统), 是中世纪欧洲大部分地区流行的农业系统.

- 在中世纪，很少有土地是完全属于所有人的。相反，领主通常拥有国王授予的权利，而佃户则从领主那里租用土地。
- 每个庄园或村庄，都有两到三块大田，通常每块几百英亩，这些田地又被分成许多狭长的土地条带。
- 这些狭长的土地条带，由农民耕种，他们通常被称为佃农或农奴。
- "露天耕作制度"最显著的特征是，**庄园的耕地，被划分成许多狭长的弗隆 (Sports of St. Long) 用于耕种。耕地没有围栏，因此得名露天耕作制度。每个佃户耕种庄园周围散布的几块土地。**
- 田地被分成称为弗隆 (furlong) 的小块。弗隆进一步细分为细长的条状土地，称为垄 (selion) 或田埂 (ridge)。
- 领主要求佃户支付租金和劳动力，但**佃户对耕地和公共土地，拥有牢固的使用权，这些权利代代相传。中世纪的领主无正当理由，不得驱逐佃户，也不得雇佣劳动力来取代他。同样，大多数佃户也不能自由地离开庄园，前往其他地方，或从事其他职业而不受惩罚（即不能自由转行。被束缚在土地上了）。**
- **资本主义的兴起，和"土地作为可以买卖的商品"的概念，导致了"露天田地制度"的逐渐消亡。这种转变持续了几个世纪，尤其是在 15 世纪之后，在英格兰被称为" enclosure (圈地运动)"。**



For example, in England, legislation 立法；法律 was passed (v.) to allow investors **to purchase (v.) public land** 公有土地, which was land 后定 that everyone could use (v.) to



graze (v.)吃草；放牧 their animals 放牧. And this was really important for peasants who couldn't afford (v.) land of their own.

This became known as *the enclosure* 圈占地；圈用地；围场 *movement* 圈地运动, and it **benefited** (v.)受益 the large landowners **tremendously** 极大地,非常地；可怕地；惊人地 /but seriously disrupted (v.)扰乱 *the way of life* 生活方式 of the peasantry 农民阶级 /and also *in many cases* increased (v.) their poverty 贫困.

Regardless 不管怎样, power was now **shifting (v.) to** the banking elites 银行精英 and the landowners. And with this *increasing influence* of money, many places in Europe began (v.) **to shift (v.) toward** capitalism 资本主义 /and away from mercantilism 重商主义.

Now capitalism is an economic system /in which *the means* 手段, 方法 *of production* 生产资料 are owned (v.) by private individuals **as opposed to** 与.....相反 the state.

And as capitalism made (v.) some Europeans rich, they decided **to spend** (v.) a lot of that money **on** land, which **led directly to** the commercialization 商品化, 商业化 of agriculture 农业商业化. The idea here is that /land **was now seen not as** a way to subsist (v.) ( 尤指靠有限的食物或钱 ) 维持生活, 度日 or **to scratch out a living** 勉强维持生计, but **as** a means (n.) to earn (v.) more money for the one who owned it.

Now 主 *the stuff we grow* (v.) or *the sheep we shave* (v.)剃 ( 须 ), 刮去 ( 毛发 ) 系 is for profit 利润, not survival (n.a.)生存；存活；幸存.

Example 8. 案例  
*scratch*

(v.) ~ **(at sth)** : to rub (v.) your skin with your nails, usually because it is itching 挠, 搔 ( 痒处 )

[ VN ] ~ **a living** : to make enough money to live on, but with difficulty 勉强维持生活

Now as I mentioned, that created (v.) a great deal of hardship 艰难；困苦 for the peasantry 农民 ( 总称 ) ；农民身分 in these places, and that **leads me to** a list.

The first effect of *the Commercial Revolution* was the rise of a new economic elite 经济精英. For example, in France you saw the rise of *the nobles of the robe* (袍服, 礼袍；睡袍, 浴衣) 穿袍贵族. Remember that prior to this, titles of nobility 贵族头衔 were connected to land, and 主 basically the only way you could become a noble 系 was by being born (v.) into the family.

But in France, these *nobles of the robe* were those who didn't have any nobility 贵族；崇高, 高尚 in their blood /but could afford (v.) **to** sort of 某种程度上,可以说,算是, you know, **buy** (v.) their way into nobility 花钱获得贵族身份.

Example 9. 案例  
*Nobles of the Robe*

通常, 这些职位本身并不赋予持有者贵族头衔, 例如男爵或子爵 ( 尽管持有者也可能拥有这样的头衔 ). 但它们几乎总是与特定职能相关.

在法国大革命前, 长袍贵族与更古老的贵族, 一起构成了第二等级。

由于这些贵族, 尤其是法官, 通常在大学学习过, 因此他们被称为“袍贵族”, 以学者在毕业典礼上穿着的长袍或礼服命名 (古代, 就把法官是贵族的一种)。在 18 世纪, 通过司法职位获得贵族身份几乎被

禁止。

but could afford to *sort of*, you know, buy their way into nobility.

"sort of" ≈ "某种程度上"、"可以说"、"算是"

+ 作者用 "sort of" 修饰 "buy their way into nobility" (买通途径成为贵族), 目的是:  
暗示 "非正式手段": 这些 "穿袍贵族" (nobles of the robe) 并非通过传统世袭方式, 而是通过金钱或政治手段 "近似于" 买到了贵族身份, 但过程可能不完全是直接交易 (例如还包括贿赂、担任官职等间接途径)。

The second effect of *the Commercial Revolution* was *the increasing freedom* of serfs 农奴, **which is to say** peasants who work (v.) the land. In *feudal periods* 封建时期, serfs 农奴 were basically **bound (v.) to** the land 被束缚在土地上 and lived (v.) at the pleasure of the nobility 贵族的意愿.

But with the movement towards *the commercialization of agriculture*, many of these peasants were cut (v.) *free (a.) of* 未固定的; 未缚住的 the feudal arrangement (封建安排) 被剥夺了封建制度的权利. Now that wasn't necessarily a good thing *in all cases*, but I'll save (v.) that for the next point.

Example 10. 案例  
free

(a.)~ (**of sth**) : not attached to sth or trapped by sth 未固定的; 未缚住的

- Pull gently on *the free end* of the rope. 轻拉绳索松开的一端。
- They had to be cut *free (a.) from their car* after the accident. 事故后, 得破开汽车把他们救出来。
- She finally managed to pull herself free. 她终于设法挣脱了。

*many of these peasants were cut free (a.) of the feudal arrangement.*

"cut" (切断) 象征性地表示 "解除束缚", 类似剪断绳索。

"free (a.) of" (摆脱.....) 强调脱离原有限制或状态。

被动语态 "were cut free" 暗示农民并非主动逃离, 而是因外部力量 (如农业商业化) 被迫/被动获得自由。

Regardless, 主 this increasing freedom for serfs 系 was mainly a phenomenon 现象 in western Europe, while in the east, serfdom 农奴制 became more entrenched (a.)根深蒂固的. Over in the east 在东方, nobles **clamped (v.)** (用夹具) 夹紧, 夹住, 固定 **down** 压制; 取缔 **on** serfdom /and even **went so far** as to 甚至 restrict (v.) the rights of serfs 限制农奴权利 /in order to consolidate (v.) their power 巩固权力. This **led** in many cases **to** *peasant revolts* (起义, 反抗, 叛乱) 农民起义, but they **were** usually **put down** 镇压 by the landed nobility 贵族地主.

Example 11. 案例  
clamp 'down (on sb/sth)

to take strict action in order to prevent sth, especially crime 严厉打击 (犯罪等)

- a campaign by police **to clamp down on** street crime 警方严厉打击街头犯罪的运动

The third effect of *the Commercial Revolution* was urban migration 城市移民. Now that all these peasants are being cut free (a.) from the land, many of them migrated to



cities **looking for** work. And as these migrants poured into 涌入 the cities, they **put strain on** 对.....造成压力 the city' s resources 资源.

Old buildings were subdivided 细分 into small apartments /and then crammed (v.)把.....塞进, 挤满 full of 挤满 people. And those conditions caused (v.) deadly diseases like the plague 瘟疫 and tuberculosis 肺结核 to spread (v.) rapidly.

Additionally 此外, with all these new people, there were not nearly enough jobs for everyone, and so urban poverty 城市贫困 became a real problem.

And finally, the fourth effect of **the Commercial Revolution** was a change in family patterns 家庭模式. After **the Black Death** 黑死病 in which more than 20 million people died, Europe needed to repopulate (v.)重新繁衍人口, so the rate of marriage 结婚率 began to rise /and people were getting married younger as well.

However, during the Little Ice Age 小冰河期 which began around 1300, 主 the malnutrition 营养不良 and disease 后定 caused by **the scarcity 不足, 缺乏 of food** 食物短缺 谓 caused (v.) many in **the agricultural class** 农业阶层 to have smaller families /and to wait **to become financially stable** 经济稳定 later in life before marrying.

And there was also a decline 下降, 衰退 in multi-generational households 多代同堂家庭 **as a result of late marriages** 晚婚. Women had **fewer childbearing years** 生育年限, **more** miscarriages (n.)流产 and stillbirths (n.)死胎,死产, and higher rates of **infant mortality** (死亡人数, 死亡率; 必死性) 婴儿死亡率.

And click right here to grab my AP Euro review pack, which has everything you need to get an A in your class and a 5 on your exam in May. If you need more help with Unit 1, then this playlist right here is the bee' s knees ( 非正式 ) 出类拔萃的, as nobody says. I' ll see you in Unit 2. Heimler out.

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## 2. 中文释义

在16世纪的欧洲, 发生了一场大规模的经济变革, 被称为"商业革命" ( Commercial Revolution )。对这场革命的简短定义是, 在欧洲, **金钱成为了最令人渴望的商品, 而不再是土地**。但为了理解这场变革的全貌及其影响, 我需要给你讲两个故事, 并列出一一些要点。所以, 如果你准备好获取知识, 那我们开始吧。

好的, 这是**阿姆斯特丹银行 ( Bank of Amsterdam )**, 由荷兰人于1609年开设。这可是件大事。对于生活在21世纪的我们来说, 一家银行显然不是什么大事。我的意思是, 如果你像我一样, 你住的一英里范围内可能就有五家银行。但在16世纪之前, 任何地方都完全没有这种规模的银行。**所以问题是, 在荷兰以及更广泛的欧洲世界, 发生了什么事情, 使得开设一家新银行成为必要呢?**

嗯, **答案是欧洲正在经历一场大规模的经济转变, 转变为所谓的"货币经济" ( money economy )**。货币经济是这样一种经济体系, **在这个体系中, 商品、服务以及工作的工资, 都是用"货币"来支付的。在此之前, 如果你是一名铁匠, 比如说你想要一只新山羊——老实说, 谁不时想要一只新山羊呢——你就必须想办法用你的服务, 去交换你梦想中的那只可爱的山羊(以货易货)。**

随着欧洲帝国主义导致经济更加全球化，这种“以物易物”的贸易体系，就变得极其低效和繁琐。所以，人们不再用“服务交换商品”或“用商品交换其他商品”，而是出现了“货币经济”，在这种经济体系中，人们现在可以用“货币”来交换他们想要的东西。再说一次，你可能会想“不管啦，我一直都是这样做的”，但是听着，这在当时可是件大事，好吗？

所以，随着这种新型“货币经济”的兴起，银行成为了一种实际的必需品。所以当你看到这家银行时，你需要透过它看到一个大规模增长和变化的经济。欧洲经济变化如此之大，以至于需要新的机构——在这种情况下就是银行——来记录每个人的财富。

我能从你的眼神中看出来，你在想，他们是如何记录所有这些钱的呢？问得好，亲爱的朋友们。由于大量的资金流入和流出阿姆斯特丹银行，以及热那亚（Genoa）和伦敦（London）的其他银行中心，他们发展出了所谓的“复式记账法”（double-entry bookkeeping）。其理念是，所有的借方记录在一列，所有的贷方记录在另一列。而且，你不需要知道“复式记账法”的具体运作细节。你只需要明白，对这样一种系统的需求，意味着有大量的资金流经这些银行。

银行中心的兴起的一个主要影响是，欧洲的经济权力，转移到了像阿姆斯特丹、热那亚和伦敦这样的（金融中心）地方。那么这与荷兰帝国主义（Dutch imperialism）有什么关系呢？这是一个你可能没想到需要问的问题，但其实你确实需要了解。嗯，正如你已经知道的，私人投资者创建了“荷兰东印度公司”（Dutch East India Company），以监督他们在印度洋（Indian Ocean）的贸易冒险。这在金融领域也是一种创新。

你知道，“荷兰东印度公司”是所谓的“股份制公司”（joint-stock company），这意味着它是一家私人公司（民营企业），而不是国家资助的公司（不是国企）。其理念是，几个投资者汇集他们的资金，并购买公司的股份，因此他们共同承担“荷兰东印度公司”冒险的风险。但他们也分享公司的成功。事实上，“荷兰东印度公司”取得了很大的成功。荷兰人开始主导印度洋的贸易，当所有的利润流入时，你知道是谁来处理这些利润吗？有人知道吗？没错，是阿姆斯特丹银行。

所以重点是，这家银行是16世纪欧洲向“货币经济”的大规模经济转变的一个象征。

对于第二个故事，让我给你介绍一座山，你可能从未听说过这座山，也可能从未去过这座山所在的地方。这是位于波托西（Potosí）市的一座山，波托西位于现在的玻利维亚（Bolivia）南部，在16世纪时是西班牙在美洲（the Spanish Empire in the Americas）的一部分。西班牙人非常喜欢这座山。而且，“喜欢”这个词可能太轻描淡写了。他们热爱这座山，非常热爱，他们绘制这座山的图画，把它画下来，还把它明信片寄回西班牙。他们真的对这座山着迷。就是这座山在近150年的时间里改变了欧洲经济的面貌。

那么他们为什么这么喜欢这座山呢？因为在这座山里，他们发现了大量的白银。随着这些白银被送回西班牙并涌入欧洲经济，它产生了几主要影响。

首先，白银的涌入导致了所谓的“价格革命”（Price Revolution），这是一种持续了大约一个半世纪的物价稳步上涨的现象。那么为什么更多的白银会导致物价上涨呢？嗯，这就是我们所说的“通货膨胀”（inflation）。想想看——如果生活在西班牙的人们突然有了大量的钱可以花，那么他们会怎么做呢？他们会购买大量的东西（求大于供，物价上升）。嗯，当这些东西的生产者意识到他们的商品短缺时，他们会提高价格，这样他们的库存就不会那么快耗尽。这是有道理的，对吧？

但问题是，这些新财富(流入的金银)并没有平均分配给每个人(导致社会贫富差距扩大)。所以对于那些没有足够幸运获得这些新涌入白银的人来说，他们所需商品的价格上涨了，而他们却没有钱来支付。而且，虽然价格革命始于西班牙，但欧洲大部分地区都感受到了它的影响。

但我们这里谈论的是农业，那么"价格革命"与农业有什么关系呢？嗯，首先你需要了解在此之前农业是如何进行的。在16世纪之前，大多数欧洲农业是按照一种叫做"封建主义" (feudalism) 的体系来组织的。在这个体系中，国王把土地授予贵族，贵族再雇佣农民来耕种土地。这些农民的生活围绕着"庄园" (manor) 展开，庄园是贵族控制下的农业地产。

在那些庄园里，农民主要从事所谓的"自给农业" (subsistence farming)，这意味着他们只种植他们生存所需的东西。在那个体系中，土壤肥力耗尽是他们一直面临的威胁。所以他们想出的解决办法相当聪明，那就是"轮作" (crop rotation)。

在地中海欧洲，采用的是"两田制" (two-field system)，这意味着每个季节有一半的土地会被种植，而另一半土地则休耕，这样休耕的土地可以为下一个季节补充养分。在北欧，他们采用"三田制" (three-field system)，他们把土地分成三部分，每个季节种植两部分，然后让一部分土地休耕，也就是说每个季节有三分之二的土地是有产出的。

事情一直是这样，直到波托西的那座山开始向西班牙经济注入白银，并让一部分人变得极其富有。这给农业带来了巨大的变化。大土地所有者和资本主义投资者开始认为，敞田制 (open field system) 很浪费，并希望增加可利用的土地，这样农作物产量就会增加。

例如，在英国，通过了一项立法，允许投资者购买"公共土地"，这些土地是每个人都可以用来放牧的土地。这对那些买不起自己土地的农民来说非常重要。这被称为"圈地运动" (enclosure movement)，它极大地有利于"大土地所有者"，但严重扰乱了农民的生活方式，在很多情况下还加剧了他们的贫困。

不管怎样，权力现在转移到了银行精英和土地所有者手中。随着金钱影响力的增加，欧洲的许多地方开始从"重商主义" (mercantilism) 转向"资本主义" (capitalism)。资本主义是一种经济体系，在这个体系中，生产资料归私人所有，而不是归国家所有。

随着资本主义让一些欧洲人变得富有，他们决定把大量的钱花在土地上，这直接导致了农业的商业化 (commercialization of agriculture)。其理念是，土地现在不再被视为维持生计的方式，而是土地所有者赚取更多钱的一种手段。现在我们种植的东西，或我们放牧的羊，都是为了盈利，而不是为了生存 (市场经济，生产以供出售，而非自给自足)。

正如我提到的，这给这些地方的农民带来了很多困难，这就引出了我要列出的要点。商业革命的第一个影响，是新的经济精英的崛起。例如，在法国，出现了"穿袍贵族" (nobles of the robe) 的崛起。记住，在此之前，贵族头衔与土地相关，基本上你成为贵族的唯一途径，就是出生在贵族家庭。但在法国，这些"穿袍贵族"是那些没有贵族血统(但有钱，是暴发户)，但有能力通过购买来进入贵族阶层的人。

商业革命的第二个影响，是农奴 (serfs) 获得了更多的自由，农奴就是耕种土地的农民。在封建时期，农奴基本上被束缚在土地上，他们的生活由贵族决定。但随着农业商业化的发展，许多这样的农民摆脱了封建束缚。不过，这在所有情况下不一定是件好事，关于这一点我会在后面讲到。

不管怎样，**农奴获得更多自由，主要是西欧的现象，而在东欧，农奴制变得更加根深蒂固。**在东欧，贵族加强了对农奴制的控制，**甚至进一步限制农奴的权利**，以巩固他们的权力。这在很多情况下导致了农民起义，但通常会被地主贵族镇压下去。

**商业革命的第三个影响，是城市移民（urban migration）。既然所有这些农民都从土地上解放出来，他们中的许多人迁移到城市寻找工作。**随着这些移民涌入城市，他们给城市资源带来了压力。旧建筑被分割成小公寓，里面挤满了人。这些条件**导致像瘟疫（plague）和肺结核（tuberculosis）这样致命的疾病迅速传播。**此外，有了这么多新人口，却没有足够的工作岗位，所以“城市贫困”成为了一个真正的问题。

最后，**商业革命的第四个影响，是家庭模式的变化。**在黑死病（Black Death）导致超过2000万人死亡之后，欧洲需要重新增加人口，所以结婚率开始上升，**人们结婚的年龄也变小了。**然而，在大约1300年开始的小冰期（Little Ice Age）期间，食物短缺导致的营养不良和疾病，使得**许多农业阶层的人组建更小的家庭，并且在生活经济稳定之后才结婚。**

点击[这里](#)获取我的美国大学预修课程欧洲历史复习资料包，它包含了你在课堂上取得A以及在五月份的考试中获得5分所需要的一切。如果你在第一个单元需要更多帮助，那么这个播放列表非常棒，虽然没人这么说。我们第二单元见。海姆勒下线了。

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### 3. pure

In 16th century Europe, a massive economic shift occurred which was known as the Commercial Revolution. And the short way to define this entire revolution is that money became the most desirable commodity in Europe, and not land. But in order to understand the entirety of this shift and its effects, I need to tell you two stories and give you a list. So if you' re ready to get them brain cows milked, let' s get to it.

Okay, now this is the Bank of Amsterdam, which was opened by the Dutch in 1609. It' s kind of a big deal. Now to us who live in the 21st century, a bank is patently not a big deal. You know, I mean if you' re like me, there' s probably five banks within a mile of where you live. But before the 16th century, there were precisely no banks on this scale anywhere. So the question is, what was going on in the Netherlands and in the wider world of Europe that necessitated a new bank opening up?

Well, the answer is that Europe was undergoing a massive economic shift into what' s called a money economy. Now a money economy is an economy in which goods and services and wages for work were paid with, you know, money. Prior to this, if you were a blacksmith and you wanted a new goat for instance — because let' s be honest, who doesn' t want a new goat now and then — you know, then you would have to find a way to trade your services for that sweet goat of your dreams.

And as the economy became more globalized as a result of European imperialism, this barter system of trade became far too inefficient and cumbersome. So instead of trading services for goods or goods for other goods, a money economy arose in which people can

now exchange money for what they want. And again, you' re like "whatever, I do that all the time," but look, it was a big deal, okay?

So with the rise of this new kind of money economy, banks became a practical necessity. So when you see this bank, you need to see through it a massively growing and changing economy. The European economy was changing so much that new institutions—which is to say in this case, banks—were necessary to keep track of everybody' s boom boom.

I could see it in your eyes, you' re wondering how do they keep track of all that money? What a good question, my dear people. Since so much money was flowing in and out of the Bank of Amsterdam and other banking centers in Genoa and London, they developed what' s called double-entry bookkeeping. The idea here is that all the debits went into one column and all the credits went into another. And the thing is, you know, you don' t need to know the details of how double-entry bookkeeping worked. You just need to understand that the need for such a system meant that there were huge amounts of money flowing through these banks.

And one of the major effects of the rise of banking centers is the shift of economic power in Europe to places like Amsterdam and Genoa and London. Now what does this have to do with Dutch imperialism—a question you didn' t know you needed to ask, but alas you do? Well, as you already know, private investors created the Dutch East India Company in order to oversee their trade ventures in the Indian Ocean. This also was an innovation in finance.

You know, the Dutch East India Company was what was known as a joint-stock company, and all that means is that it was a private company, not a state-sponsored company. The idea here is that several investors pooled their money and bought shares in the company and therefore shared the risk of the Dutch East India Company' s ventures. But they also shared in its success. The truth is there was much success to be had. The Dutch came to dominate trade in the Indian Ocean, and when all that profit came in, you know who handled it all? Anyone? Anyone? That' s right, it' s the Bank of Amsterdam.

So the point is, this bank stands as a monument to the massive economic shifts toward a money economy in 16th century Europe.

For the second story, let me introduce you to a mountain you' ve probably never heard of in a place you have likely never been. This is a mountain in the city of Potosí, which is located in what is now southern Bolivia, and which was in the 16th century part of the Spanish Empire in the Americas. And the Spanish loved this mountain. And you know, love is probably too weak a word. They loved it, they loafed it, and they loved it so much that they drew it, they painted it, they sent postcards of it back to Spain. They positively fainted over this mountain. It was this mountain that would change the face of the European economy for almost 150 years.

So why did they love it so much? Because inside that mountain they found metric buttloads of silver. And as that silver was sent back to Spain and flooded the European economy, it

had a couple major effects.

First, this influx of silver caused what's known as the Price Revolution, which is a phenomenon in which prices steadily rose for about a century and a half. Now why would more silver cause prices to rise? Well, that's what we call inflation. And think about it—if people living in Spain all of a sudden had a bunch more money to spend, then what are they going to do? They're going to buy a bunch of crap. Well, when the producers of that stuff realize that they're running short on goods, they're going to raise their prices so that their stocks aren't depleted so quickly. And that makes sense, right?

But the problem is that all this new wealth was not equally distributed to everyone. So for all those people who weren't fortunate enough to get their hands on this new influx of silver, for them the prices of goods they needed just rose, and they had no money to pay for it. And while this started in Spain, the effects of the Price Revolution were felt throughout much of Europe as well.

But we're talking about agriculture here, so what did the Price Revolution have to do with farming? Well, first you need to understand how farming had been done prior to this. So before the 16th century, most European agriculture was organized according to a system called feudalism. In this system, a king granted land to nobles who then employed peasants to work the land. And these peasants' lives were oriented around the manor, which was the agricultural estate under the noble's control.

And on those manors, the peasants engaged mainly in what's known as subsistence farming, which means they grew only what they needed to survive. Now in that system, soil exhaustion was a constant threat with which they contended. So the solution they came up with was pretty brilliant, and that was crop rotation.

In Mediterranean Europe, this took the form of the two-field system, which meant that half the land would be planted each season while the other half would not be planted—or you know, lie fallow—in order that the fallow land could replenish its nutrients for the next season. In northern Europe, they had the three-field system where they divided their land into three sections and then planted two each season and then let one lie fallow—which is to say two-thirds of the soil was productive each season.

And that's how things went until the mountain in Potosí started spewing silver into the Spanish economy and making parts of the population fabulously wealthy. And that produced a big change in agriculture. Large landowners and capitalist investors began to see the open field system as wasteful and desired to increase available land so that crop yields would increase.

For example, in England, legislation was passed to allow investors to purchase public land, which was land that everyone could use to graze their animals. And this was really important for peasants who couldn't afford land of their own. This became known as the enclosure movement, and it benefited the large landowners tremendously but seriously disrupted the way of life of the peasantry and also in many cases increased their poverty.



Regardless, power was now shifting to the banking elites and the landowners. And with this increasing influence of money, many places in Europe began to shift toward capitalism and away from mercantilism. Now capitalism is an economic system in which the means of production are owned by private individuals as opposed to the state.

And as capitalism made some Europeans rich, they decided to spend a lot of that money on land, which led directly to the commercialization of agriculture. The idea here is that land was now seen not as a way to subsist or to scratch out a living, but as a means to earn more money for the one who owned it. Now the stuff we grow or the sheep we shave is for profit, not survival.

Now as I mentioned, that created a great deal of hardship for the peasantry in these places, and that leads me to a list. The first effect of the Commercial Revolution was the rise of a new economic elite. For example, in France you saw the rise of the nobles of the robe. Remember that prior to this, titles of nobility were connected to land, and basically the only way you could become a noble was by being born into the family. But in France, these nobles of the robe were those who didn't have any nobility in their blood but could afford to sort of, you know, buy their way into nobility.

The second effect of the Commercial Revolution was the increasing freedom of serfs, which is to say peasants who work the land. In feudal periods, serfs were basically bound to the land and lived at the pleasure of the nobility. But with the movement towards the commercialization of agriculture, many of these peasants were cut free of the feudal arrangement. Now that wasn't necessarily a good thing in all cases, but I'll save that for the next point.

Regardless, this increasing freedom for serfs was mainly a phenomenon in western Europe, while in the east, serfdom became more entrenched. Over in the east, nobles clamped down on serfdom and even went so far as to restrict the rights of serfs in order to consolidate their power. This led in many cases to peasant revolts, but they were usually put down by the landed nobility.

The third effect of the Commercial Revolution was urban migration. Now that all these peasants are being cut free from the land, many of them migrated to cities looking for work. And as these migrants poured into the cities, they put strain on the city's resources. Old buildings were subdivided into small apartments and then crammed full of people. And those conditions caused deadly diseases like the plague and tuberculosis to spread rapidly. Additionally, with all these new people, there were not nearly enough jobs for everyone, and so urban poverty became a real problem.

And finally, the fourth effect of the Commercial Revolution was a change in family patterns. After the Black Death in which more than 20 million people died, Europe needed to repopulate, so the rate of marriage began to rise and people were getting married younger as well. However, during the Little Ice Age which began around 1300, the malnutrition and

disease caused by the scarcity of food caused many in the agricultural class to have smaller families and to wait to become financially stable later in life before marrying.

And there was also a decline in multi-generational households as a result of late marriages. Women had fewer childbearing years, more miscarriages and stillbirths, and higher rates of infant mortality.

And click right here to grab my AP Euro review pack, which has everything you need to get an A in your class and a 5 on your exam in May. If you need more help with Unit 1, then this playlist right here is the bee' s knees, as nobody says. I' ll see you in Unit 2. Heimler out.

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