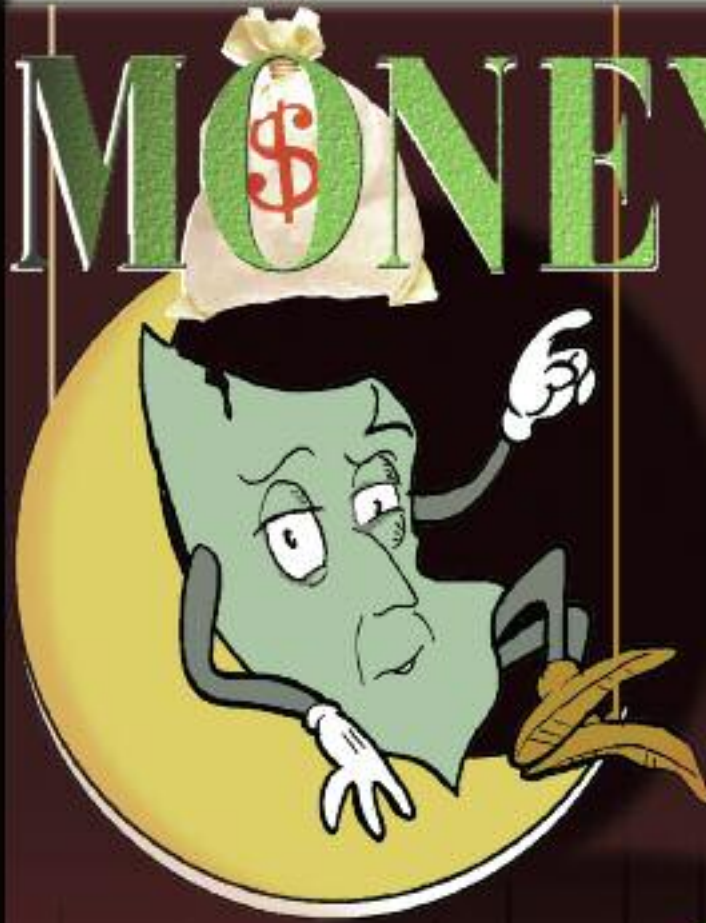


The Official Newsletter for Members of the AFFCU Kids' Club

MONEYBAGS

Fall 2009

**KNOW YOUR
MONEY!**



 Advance Financial
Federal Credit Union



Penny's Bad Day

MORNING!
ANOTHER GREAT
DAY TO SAVE
SOME MONEY!

BREAKFAST! THE MOST IMPORTANT
MEAL OF THE DAY! UH-OH! NO MILK,
I'LL HAVE TO GO TO THE STORE.

YOW!
NO MONEY!
I'D BETTER GO
TO THE CREDIT
UNION FIRST.

WHERE ARE YOU GOING, PENNY?
OH, H, COLD CASH. I NEED
SOME MONEY FROM
THE CREDIT UNION.

WHY TRUDGE WAY
OVER THERE WHEN
YOU CAN BORROW
\$500 FROM ME AND
PAY ME BACK
TOMORROW?

TOMORROW
YOU'LL OWE ME
SIX DOLLARS!
HEH HEH!

GRR!
IF I WEREN'T SO
HUNGRY FOR BLAM-OS
I'D NEVER AGREE
TO THIS.

WHAT'S THIS?
ARE YOU TRYING TO BE FUNNY?

NO, I'M TRYING
TO BUY MILK.

STORE MANAGER
TO CHECKOUT 6

COUNTERFEIT
MONEY??

YOU HAVE SOME
EXPLAINING TO DO, MISS.
PASSING COUNTERFEIT MONEY
IS A FEDERAL CRIME.

OH, NO!
THAT NO-GOOD
COLD CASH
TRICKED ME!

I'M AFRAID I'LL
HAVE TO CALL
THE POLICE.

YOW! THIS ISN'T HAPPENING!
THIS ISN'T HAPPENING!

This isn't happening...

SAY! IT
ISN'T
HAPPENING!

IT WAS ALL JUST
A BAD DREAM!

I KNOW JUST THE THING
TO MAKE ME FEEL BETTER:
SOME BLAM-OS FOR
BREAKFAST!

UH-OH...

Funny Money

Your Money is Made in a Special Way

Since dollar bills appear to be made out of paper, why don't people just make their own with computer printers at home?

Well, first you should know that your "paper" money isn't really made of paper; it's made of a durable special fabric that holds up to everyday use much better than paper ever would. More importantly, money can only be made by the government of a country. Anyone else who tries to do it is breaking the law and committing a serious crime. Making fake money even has a special name: *counterfeiting*.

To prevent counterfeiting, the government does a number of special things to its new paper money. Here are just a few:



- Color-shifting ink. Check out the number on the front lower right corner of a new colorful \$10, \$20, or \$50 bill. Hold it up to your eyes and tilt it up and down. The number will change in color from copper to green.

- Watermark. Hold one of these bills up to a bright light and look "through" the bill. You'll see a lighter version in the background of the portrait that's next to it.



- Security Thread. While you're looking for the watermark, also look for a thread or plastic strip that is just right of the portrait. This security thread has words and a flag on it, and it glows when placed under a special light.



- Microprinting. Accurately printing teeny-tiny words is difficult for most printers, so the U.S. government prints tiny words on its bills. "FIFTY;" and "USA," are printed in the blue stars to the left of the portrait, and other tiny writing can be found on the bills as well.

For more information about what makes money special, visit www.moneyfactory.com. The images for this article appear on that site.

How Do They Detect Fake Money?

It's highly unlikely that you will ever encounter counterfeit money, but the stores you shop at certainly might. To help determine whether the dollar bills they get from customers are real or not, some stores test the bills on the spot.

Usually only larger bills (\$50, \$100) are tested, and the test is done quickly to keep customers moving. Some use a pen with special ink that doesn't show up on real dollar bills (made of fabric), but which leaves a clear mark on fake money (made with paper).

Some stores use a special light that makes the yellow thread in the paper "glow." If there's no glow, it's probably a fake.

SPOT THE PHONY FIVE

The \$5 bill on top (A) is a picture of a real \$5 bill. All but one of the others have mistakes in them. Which \$5 bill is an exact match for A?





Meet Our Winning Kids' Club Artists!

Moe Monkey invited all AFFCU Kids' Club members to enter their most colorful and creative artwork for our "Summer Coloring Contest." Our two winners – Ryan Taylor (5-8) and Emma DiPasquo (9-12) – both received a \$25 Toys 'R' Us gift card. Congratulations and thank you for sharing your beautiful artwork with us!



Ryan Taylor



Emma DiPasquo

Another Sweet Chance to Win!

If drawing pictures isn't your thing, perhaps you'd rather engage your imagination to figure out precisely how many pieces of candy corn are in the containers on display in our lobbies during October (1st-28th). Just ask your mom or dad to bring you for a visit to any of Advance Financial's branches and take your best guess at how many pieces of candy corn are in the jar. The Kids' Club member who has the closest guess at all three locations will win a \$25 Toys 'R' Us gift card.



A Mathematical Money Mystery ...

Where Did the \$1 Go?

Pound, Bottom and Cold went to the movies and paid \$30 — \$10 each — for a matinee package that included a snack.

There was a special going on: "3 packages for \$25," but the kids didn't notice. The theater manager noticed, though, so he asked one of the employees to return the money to the gang.

On his way to find the three, the employee realizes he can't split \$5 between the three movie-goers, so he decides to give each of them \$1, and keep the remaining \$2 as a tip.

While Pound, Bottom and Cold originally paid \$30, they each got \$1 back; so each paid \$9, or a total of \$27. Add to that \$27 the \$2 the employee kept and you get a total of \$29, not \$30. What happened to the other dollar?



Money Magic

Penny placed a penny, nickel, dime and quarter in separate envelopes. She closed her eyes and told Pound Foolish to place two of the envelopes on the table. She opened her eyes, stared at the envelopes and announced "Six cents!" Pound opened the two envelopes and out came the nickel and the penny!

Here's how she did it:

Penny got four small envelopes. On one, she turned down the upper left corner to create a small crease. On a second, she did the same to the upper right corner. On the third, she did both upper corners. On the fourth she did nothing.

When she placed the coins in the envelopes, she merely remembered which coin was in which envelope. Pound never noticed the corners, so it looked like real magic!

