

# Synergy cents

From the desk of... *Penny D. Pelican*

**Synergy Bank**  
MEMBER FDIC

Money is fun to spend and save, but have you ever thought about the way money looks? Study a coin or a bill and you'll see for yourself that money is a work of art! In fact, it takes a whole team of paper makers, artists, engravers and printers to produce it!

Way back in 1928, a committee was asked to come up with a basic design for U.S. paper currency and to choose a portrait for the different denominations. We still don't know why certain presidents were selected to appear on certain bills, but we do know that it's against the law for any living person to have his or her picture on our money.

Today, as paper money is redesigned to make it hard to fake, it is the Secretary of the Treasury who has final design approval. The Secretary makes this decision with the advice of the Bureau of Engraving and Printing, and the Commission on Fine Arts also reviews the designs.

Our paper money is printed using high-speed presses that can print more than 10,000 sheets of paper every hour. The printing plate is a hard surface with the pictures on the bills carved or "engraved" into it. Ink is then poured into the engraving. Next, each sheet of specially-made paper is pressed into the tiny lines of the printing plate to pick up the ink. The backs of the notes are printed with green ink and allowed to dry for 24 to 48 hours. The faces of the presidents are then printed with black ink and also allowed to dry.

One of my favorite hobbies is to collect coins and paper money from other countries and see how it's different from ours. Some countries have pictures of famous buildings on their money, while others have pictures of animals! It's fun to see how many different kinds of money I can collect.

**DID YOU KNOW THAT YOU CAN WRITE TO ME AND I'LL ANSWER YOU RIGHT BACK? YOU CAN, AND I WILL! JUST GO TO MY PAGE ON THE SYNERGY BANK WEBSITE AT [WWW.BANKSYNERGY.COM/EMAIL-PENNY.HTML](http://WWW.BANKSYNERGY.COM/EMAIL-PENNY.HTML) AND FILL OUT THE FORM - IT'S EASY. I HOPE TO HEAR FROM YOU SOON!**

# Funny Money?

Not If You Know What To Look For!



Have you ever heard the word "counterfeit?" It's a big word that simply means "fake." Counterfeiting money is a serious crime, and the U.S. Treasury is always coming up with neat new ways to make our currency harder to copy!

You can usually tell real bills from fake ones just by the way they feel. Paper money in the U.S. is made with a special blend of cotton and very durable heavy bond paper. If you have ever accidentally washed a dollar bill in the washing machine you know how strong it is! Only one company in the United States makes this paper especially for the Treasury -- Crane Paper Company in Massachusetts.

If you look very closely at a new

\$5 bill, you'll see it has lots of tiny pictures and squiggly lines. This detailed design is changed every few years to make it harder to fake and easier to check. Color has been added to all of the new bills, making them more complex. The color also makes it easier for people with poor vision to distinguish between denominations. The new \$10 bill even has ink that changes colors! The "10" in the lower right hand corner changes from copper to green when you tilt the bill up and down.

But the really cool security features are the ones that are hidden. Hold the bill in front of a bright light. If it's a genuine \$5 bill you'll see a large "5" on the right side and three smaller "5"s in a vertical row

on the left. They can be seen on both sides of the bill. These are called watermarks because they are pressed into the paper while it's wet.

But that's not all. Look at the bill in front of the light again. You should see a thin strip called a "security thread" that runs vertically to the right of President Abraham Lincoln's portrait. This thread has tiny writing called "microprinting" on it, and it glows blue if you hold it under ultraviolet light!

If you want an interactive look at all of the security features on all of the new bills, visit this website: [www.newmoney.gov/newmoney](http://www.newmoney.gov/newmoney). It's fun!

## Money Facts



- The length of time a bill stays in circulation depends on the amount it represents. The \$1 bill is used the most, so it gets passed around only for about 21 months before it's pulled out of circulation and replaced with a newly printed bill. A \$100 bill lasts the longest - usually about 7.4 years.
- The Treasury prints about 26 million notes every day, and each note costs 6.4 cents to print.
- The largest note ever printed was a \$100,000 bill. It was only used between the 12 Federal Reserve banks.
- If you get a damaged or badly torn bill, you can send it to the Bureau of Engraving and Printing and they will send you a new bill. Make sure to include a letter saying how it became damaged and what it's worth!

# Money Game

ALEXANDER HAMILTON



BENJAMIN FRANKLIN



GEORGE WASHINGTON



ULYSSES S. GRANT



ABRAHAM LINCOLN



ANDREW JACKSON



# Parents-Corner

Instilling in children a healthy respect for money involves more than teaching them to save and watching what they spend. Some financial advisors say that the way people actually treat and handle money is often reflected in their finances. People who carry all of their bills face up and organized by denomination in their wallets are more likely to have neat and orderly finances. You can teach this lesson to your child by buying him or her a wallet or purse with different compartments for their change and bills. Help them organize their money so that it's not scattered or crumpled up - this makes it easier to see exactly how much they have. An alternative is to get a piggy bank with separate compartments. Finally, make a game out of sorting and counting coins. If you have a "change jar," dump it out and let your child help you sort it into stacks of quarters, dimes, nickels and pennies. You can then put each stack in its own clear plastic sandwich bag and label it with the amount. These simple actions create order and a sense of value, and they provide a foundation for teaching your child more complex money concepts as they grow older.



George Washington on the \$1 bill • Thomas Jefferson on the \$2 bill • Abraham Lincoln on the \$5 bill • Alexander Hamilton on the \$10 bill  
Andrew Jackson on the \$20 bill • Ulysses S. Grant on the \$50 bill • Benjamin Franklin on the \$100 bill.

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