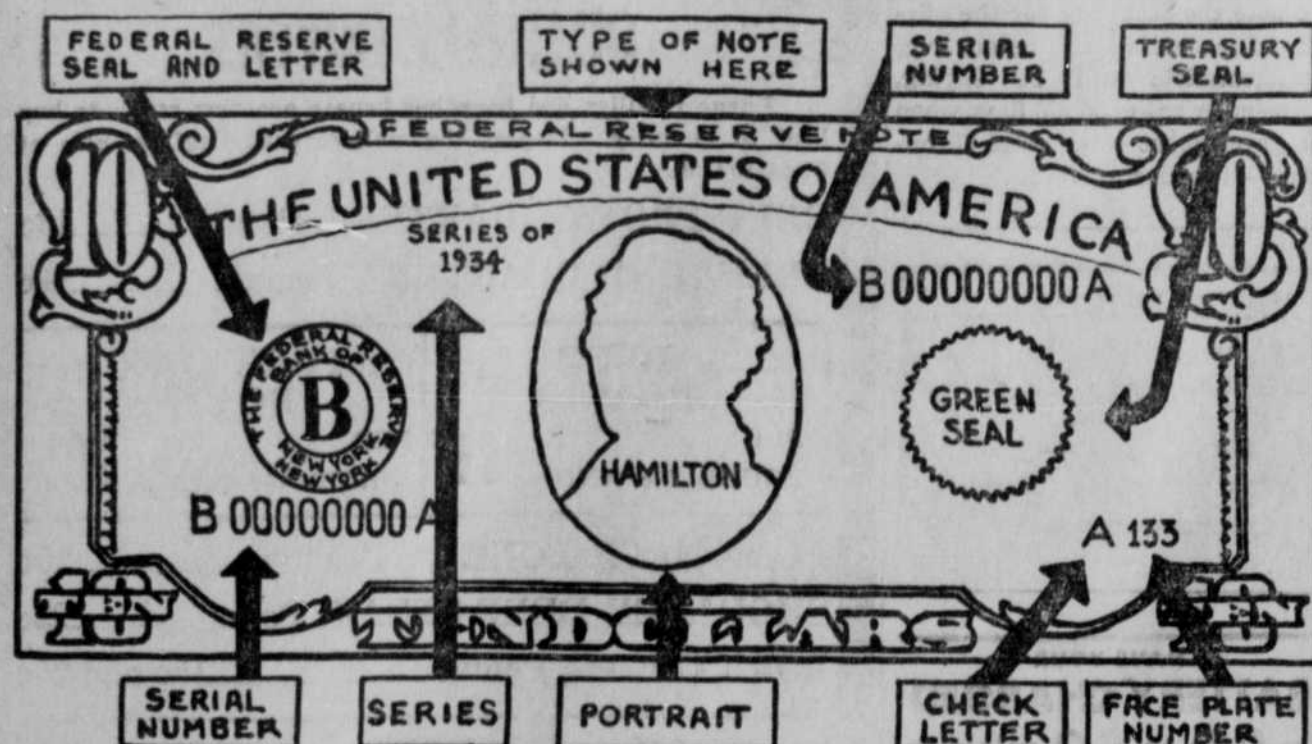


'Know Your Money and You'll Not Be Losing It to Counterfeiters,' Says Chief of the United States Secret Service



Study the above diagram—it shows you the position of important features of United States paper money. If you get a suspected bill, compare it with a genuine bill and observe carefully the following features:

By ELMO SCOTT WATSON
(Released by Western Newspaper Union.)

WHEN your friends say to you, "Well, don't take any wooden nickels!" you laugh heartily for you recognize it as a good joke. Of course, you wouldn't take any wooden nickels! But there's always a chance that you'll do something worse—take a paper bill that looks as though it's worth \$1 or \$5 or \$10. But it's just as worthless as a wooden nickel because it's a counterfeit.

In fact, during a recent five-year period Americans were swindled to the tune of \$1,000,000 a year by counterfeiters and these crooks got by with it mainly because of the indifference and ignorance of their victims.

How about YOU?

Do you ever do more than just glance casually at the paper bills that are handed you in making change—especially when they're handed you by a stranger?

Do you know whose portrait is on a one-dollar bill, or a five, or a ten?

Do you know what pictures are on the backs of those bills?

If you do, you have made a good beginning towards protecting your pocketbook from the counterfeiters. If you don't know the outstanding features of your money, you have only yourself to blame if you become the victim of the counterfeiter and his vicious racket.

"Yes," you say, "but how can I learn about money? I know what it looks like, but I don't know what to look for."

Well, the United States Secret Service has undertaken to show you what to look for. A trial educational campaign indicated that this loss was largely due to your lack of knowledge about money. But the campaign also showed that enlightenment of the people would protect them. Therefore, the campaign of education against crime was intensified, under the slogan "Know Your Money." For the calendar year of 1940 the public losses through acceptance of counterfeit notes were reduced to about \$100,000. The Secret Service believes this 90 per cent reduction is the dividend of its "Know Your Money" campaign.

Newspaper stories, magazine articles and educational pamphlets carry the message into homes, schools and the business world. A 32-page illustrated booklet, just off the press, entitled "Know Your Money," published by the Secret Service, tells how to detect counterfeit notes and coins, and how you may protect yourself against the forger of government checks. The booklet may be obtained from the Superintendent of Documents, Government Printing Office, Washington, D. C., for 10 cents the copy. A sound motion picture, also entitled "Know Your Money," entirely made by the Secret Service, and with Lowell Thomas as commentator, is being shown in high schools in the 48 states and to business groups of 100 persons or more.

"There is no secret formula for detecting a counterfeit note," says Frank J. Wilson, chief of the United States Secret Service. "Years of experience have proven that the human eye is the best counterfeit detector in existence. But it must be properly trained. Genuine paper money is printed on distinctive paper containing tiny red and blue silk threads. The printing is done from steel-engraved plates made by a corps of the most expert engravers in the world."

"Do you have a bill in your pocket or purse? Take it out now and look closely at the portrait of Washington, Lincoln, or another of the great Americans shown on the various denominations. You will see that the facial characteristics are shaded by small dots and dashes, each of which is clear and distinct. In the portrait back-

ground you will see tiny perfectly square spaces between horizontal and vertical lines, which are also very clear. Around the border of the bill, face and back, are intricate white lines resembling a net. These are known as the geometrical lathework, and each line is unbroken from beginning to end. Look at the colored treasury seal on the face of the bill. Around its outer edge are many sharp points which look like the teeth of a circular saw.

"The counterfeiter has a hard time to imitate a bill and most counterfeits are crude, but sometimes he makes one above the average. Whether a counterfeit is a good or poor reproduction, you should be able to detect it by comparison with a note of the same denomination which is known to be genuine. A comparison of this kind will readily disclose defects in the portrait, the seal and the lathework border, and is definitely the best method of counterfeit detection. If the suspected bill is



FRANK J. WILSON

counterfeit, its portrait will be dull, smudgy or scratchy in appearance. The points on the counterfeit treasury seal will be uneven or blunt, instead of sharp and regular. The white net lines in the border will be broken in many places, and generally the texture of the paper and the color of the ink will be quite different than the genuine."

It is often said that if the ink or color can be rubbed off a bill, the bill is counterfeit. Nothing could be more wrong, according to Mr. Wilson. The ink or color can be rubbed from both genuine and counterfeit notes, and such a test proves nothing.

Counterfeit coins are also a source of trouble. Genuine silver coins have a clear, bell-like ring. Counterfeits sound dull. Ring silver coins on hard surface and beware of those which sound like stone. In extremely rare instances, genuine silver coins may have an invisible crack or air bubble which would make them sound dull. However, these are so few that your chances of receiving one are very slight indeed.

The corrugated outer edge of silver coins is known as the "reeding." It is this feature which should be closely examined on suspected coins. Likewise, this reeding should be compared with that on a coin of the same denomination known to be genuine. On most counterfeits the reeding is noticeably imperfect, but on genuine coins the corrugations are regular and distinct. In some cases, of course, the reeding is completely worn away on genuine coins which have circulated for a long time.

PORTRAIT—On genuine bills, the portrait is lifelike, stands out from the oval background which is a fine screen of regular lines. Notice particularly the eyes. On a counterfeit the portrait is dull, smudgy or unnaturally white; scratchy; the background is dark with irregular and broken lines. The portraits of 11 great Americans appear on United States money. It is important for your protection that you know on which bills these portraits appear. Regardless of the type of bill, all bills of the same denomination bear the same portrait, as follows:

Washington	on all \$ 1 bills
Jefferson	on all \$ 2 bills
Lincoln	on all \$ 5 bills
Hamilton	on all \$ 10 bills
Jackson	on all \$ 20 bills
Grant	on all \$ 50 bills
Franklin	on all \$ 100 bills
McKinley	on all \$ 500 bills
Cleveland	on all \$ 1,000 bills
Madison	on all \$ 5,000 bills
Chase	on all \$10,000 bills

2. SEAL—On the genuine bill, the sawtooth points around the rim are identical and sharp. On the counterfeit these points are usually different, uneven, broken off.

3. SERIAL NUMBERS—On the genuine bill, they are distinctive in style, firmly and evenly printed in the same color as the seal. On the counterfeit the style is different, poorly printed, badly spaced, uneven in appearance.

4. PAPER—Genuine bills are printed on distinctive paper containing very small red and blue silk threads.

The following information about paper currency will also be helpful:

SIGNATURES—The signature of the secretary of the treasury appears at the lower right side on the front of all United States paper money. The signature of the treasurer of the United States appears on the lower left side.

TYPES OF CURRENCY—Our government now prints three types of currency or paper money: federal reserve notes, silver certificates, and United States notes.

Every note or bill is distinguished by words telling which type it is, printed at the top of the bill on its face or front. The type of each bill is also shown by the color of its treasury seal and serial numbers. The treasury seal and serial numbers are GREEN on federal reserve notes, RED on United States notes, and BLUE on silver certificates.

FEDERAL RESERVE NOTES—Federal reserve notes are placed in circulation by the federal reserve banks, each bank placing its own notes in circulation through the banks located in its district. There are 12 federal reserve districts. Each district has a number and a corresponding letter of the alphabet for its symbol.

City	Symbol	District Letter
Boston	A	1
New York	B	2
Philadelphia	C	3
Cleveland	D	4
Richmond	E	5
Atlanta	F	6
Chicago	G	7
St. Louis	H	8
Minneapolis	I	9
Kansas City	J	10
Dallas	K	11
San Francisco	L	12

The letter "A" in the regional bank seal on a federal reserve note shows that it was issued by the Boston Federal Reserve bank in the First district. The letter "B" in the regional bank seal and the figure "2" shows that a bill was issued from the Federal Reserve Bank of New York, and so on through the list of the 12 banks to San Francisco, whose symbol letter is "L" and district number is "12." The regional bank seal and the district number on federal reserve notes are always BLACK.

Fashion-Wise Women Take Up Crocheting With Real Zest

By CHERIE NICHOLAS



WHEN you pick up your newspaper these days, or flip through the pages of your favorite magazine, more often than not you'll see pictures of stage, radio and motion picture stars, college girls, club women and debutantes, all busy at a new hobby—crocheting!

A crocheting fad is sweeping the country. Crochet hooks are being wielded by busy fingers from Maine to California, from the Canadian border to the Gulf of Mexico. The vogue has taken such hold that nowadays when a deb reaches into her handbag, it's probably for a crochet hook rather than a lipstick.

Mind you, it's not just the home girls interested in housewifely arts who are crocheting. This time it's the college girls whose campus-bound trunks, returning from mid-winter homecomings, fairly bulged with unfinished sweaters and blouses and accessory items into which, no doubt, they will be putting the final stitches in the lecture room, pacing busy hands to busy minds. In the city thoroughfares it's the debutantes who are crocheting in taxicabs speeding to and fro in their round of social engagements. Stage and radio stars are at it too, while they wait their cues, all of which means that crocheting has definitely reached the glamour stage.

That crochet has come "in" as a style of high importance is big news from the fashion angle. The famous designer Schiaparelli may be back of it all, for when she arrived some months ago on the Atlantic clipper she wore a crocheted collar, crocheted gloves and listen to this—crocheted stockings! The latter were very smart looking and created a sensation because of their unusualness.

Lapel Gadgets



Jewel gadgets continue to flourish on midseason jacket lapels. With the discarding of burdensome winter fur coats comes evidence of the importance attached to suits for midseason and early spring wear. With suits in the limelight, then it is that the gadgets so popularly worn on jacket lapels will come into their own with renewed emphasis. While women are willing and eager to discard their fur topcoats during the interval that spans winter and spring, they still cling to the touches of flattering fur that so dramatized their smart turbans. In the picture an enormous gold-and-topaz pin is worn on the lapel of a mossy green wool long-coat. There will be considerable topaz and amber jewelry in evidence during the midseason months and early spring in line with the trend toward yellows and beiges and sunburnt tones that are sponsored for spring.

Emblems Important Trimming Feature

The new costumes and sweaters are emblazoned with emblems. Some are embroidered, others formed of jewels, beads and sequins. The casual sports blouse flourishes a nautical emblem on its sleeve or perhaps on the pocket. Sailor blouses with insignia on the sleeve are "last word" fashion news for spring.

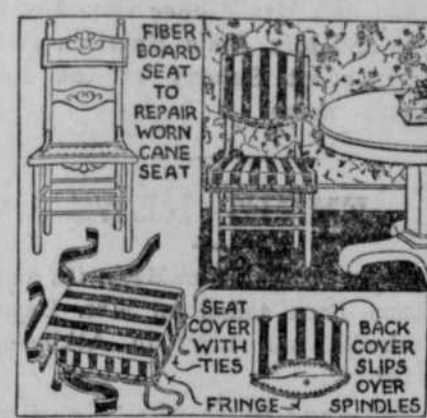
Your best dress should have an imposing emblem embroidered in jewels and metal beads. Your hat looks patriotic with a jeweled or embroidered eagle spreading its wings on crown or brim. Your scarf should carry a cunningly contrived emblem, and your "hankies" too. The story goes on and on throughout the spring style program in endless and fascinating ways.

Designers Match Hats With Tailored Tweeds

Designers think so highly of matching the tailored suit with a tailored hat of identical material that they are stressing the idea in advance spring fashions. When you buy your suit ask for a two-piece that includes the matching hat. If you are having your suit turned out by your favorite tailor, buy an extra piece of the tweed or novelty suiting to furnish your milliner who will fashion smartest kind of headgear from soft brimmed hats to jaunty sailors and pillbox types. Perhaps a turban might interest you most. Tell your milliner and she will turn out a most intricately knotted affair or draped and will go even to the point of creating a handbag to match.

HOW TO SEW

by Ruth Wyeth Spears



chairs were to be used. The bold stripes of the putty tan, green and wine red material gave just the right contrast with the flowered pattern on the wall. Narrow green fringe was used for edging and the sketch shows how the two pieces of the slip cover were made.

NOTE: You will find more illustrations for making over dining room chairs, old rockers and armchairs in Mrs. Spears' Books 5 and 6. Also directions for designing and making rugs; hooked, braided and crocheted. Each book has 32 pages of illustrated directions. Send order to:

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AROUND THE HOUSE

Grease the measuring cup before measuring syrup or molasses and it will not stick to the sides of the cup.

To keep brown sugar moist and fresh, store in a covered container with a freshly cut piece of lemon.

A window box of seasoning herbs is handy for winter cooking.

If rubber gloves are sprinkled on the inside with corn starch or powder they will slip on more easily.

To revive frozen house plants, set in a cold closet in which the temperature is near the freezing point and let plants thaw out slowly.

When two glasses become wedged together place cold water in the upper one and set lower in warm water. They will then separate with little effort.

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