



From the Top

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Do You Know About Money?

Take out a one dollar bill, and look at it. The one dollar bill you're looking at first came off the presses in 1957 in its present design. This paper money is in fact a cotton & linen blend, with red and blue minute silk fibers running through it. It is actually material that can be washed without it falling apart. A special blend of ink is used, the contents of which we will never know. It is overprinted with symbols and then it is starched to make it water resistant and pressed to give it that nice crisp look.

When you look at the front of the bill, you will see the United States Treasury Seal. On the top you will see the scales for a balanced budget. In the center you have a carpenter's square, a tool used for an even cut. Underneath is the Key to the United States Treasury. That's all pretty easy to figure out, but what is on the back of that dollar bill is something we should all know.

If you turn the bill over, you will see two circles. Both circles, together, comprise the Great Seal of the United States. The First Continental Congress requested that Benjamin Franklin and a group of men come up with a Seal. It took them four years to accomplish this task and another two years to get it approved.

If you look at the left-hand circle, you will see a Pyramid. Notice the face is lighted, and the western side is dark. This country was just beginning. We had not begun to explore the West or decided what

we could for Western Civilization. The Pyramid is uncapped, again signifying that we were not even close to being finished. Inside the capstone you have the all-seeing eye, an ancient symbol for divinity. It is positioned above an unfinished pyramid of 13 steps (again symbolizing the original states, but incorporating the nation's potential for future growth). It was Franklin's belief that one man couldn't do it alone, but a group of men, with the help of God, could do anything.

"IN GOD WE TRUST" is on this currency. The Latin above the pyramid, ANNUIT COEPTIS, means, "a new order has begun." At the base of the pyramid is the Roman Numeral for 1776. If you look at the right-hand circle, and check it carefully, you will learn that it is a National Cemetery in the United States. It is also on the Parade of Flags Walkway at the Bushnell Florida National Cemetery, and is the centerpiece of most hero's monuments. Slightly modified, it is the seal of the President of the United States, and is always visible whenever he speaks, yet very few people know what the symbols mean.

The Bald Eagle was selected as a symbol for victory for two reasons: First, he is not afraid of a storm; he is strong, and he is smart enough to soar above it. Secondly, he wears no material crown. We had just broken from the King of England. Also, notice the shield is unsupported. This country can not stand on its own. At the top of that shield you have a white bar signifying Congress, a unifying factor. We were coming together as one nation. In the Eagle's beak you will read, "E PLURIBUS UNUM", meaning, "one nation from many people."

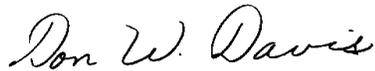


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Above the Eagle, you have thirteen stars, representing the thirteen original colonies, and any clouds of misunderstanding rolling away. Again, we were coming together as one. Notice what the Eagle holds in his talons. He holds an olive branch and arrows. This country wants peace, but we will never be afraid to fight to preserve peace. The Eagle always wants to face the olive branch, but in time of war, his gaze turns toward the arrows.

They say that the number 13 is an unlucky number. This is almost a worldwide belief. You will usually never see a room numbered 13, or any hotels or motels with a 13th floor. But think about this: 13 original colonies, 13 signers of the Declaration of Independence, 13 stripes in our flag, 13 steps on the Pyramid, 13 letters in the Latin above, 13 letters in "E Pluribus Unum", 13 stars above the Eagle, 13 bars on that shield, 13 leaves on the olive branch, 13 fruits, and if you look closely, 13 arrows. And, for minorities: the 13th Amendment.

Please share this with others, as many, many people know little about our history and the history of our money.



Mexico Tourist Insurance

Mexico Tourist Insurance – what a great idea! Not new with Calger or a lot of our credit unions, but maybe something that lot of you didn't know could be offered to your members. Instead of offering this valuable service, your members are either traveling unprotected in Mexico or are being sent out to seek coverage on their own.

These days we may have fewer tourists than expatriates traveling to Mexico but the fact of the matter is that thousands of vehicles cross the border daily into Mexico. And of those thousands that cross, many are financed at credit unions.

While some U.S. insurers have a "Limited Mexico Use" endorsement that will cover an insured vehicle 25 miles into the country, the Texas Department of Insurance website has the following explanation:

Driving in Other States, Canada, and Mexico

Your insurance should cover you if you drive anywhere in the United States and Canada. Your policy won't cover you in Mexico because Mexico doesn't recognize U. S. auto liability policies.

Mexican authorities may hold drivers criminally and financially responsible for any auto accidents they

Cause. If you're in an accident that results in an injury, police may keep you until they decide who is at fault. You will be asked to show that you have insurance the Mexican government will accept or prove that you can pay any judgment against you.

Calger has partnered for many years with highly reputable Mexican insurance companies to provide this necessary coverage. Our bi-lingual staff works directly with members, the credit union and the providers so that when your collateral crosses the border it carries the best protection available.

Some of the benefits on our policies include:

- Liability
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- Physical Damage
- Theft
- Legal Assistance (VERY IMPORTANT coverage)
- Travel (which includes Roadside Assistance, and in the case of a covered claim, medical transfers, transportation and lodging and much more)
- GAP (available upon request)

For more information or a detailed explanation of our services and how to get started, please contact Sharon Meza at 800.443.9449 or at sharon_meza@calger.com

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