


CURRENCY VERSUS CARDS:


I read an article this week about the number of people who use cards versus cash in small transactions. It caught my eye because I have noticed recently a lot more people pulling out a card instead of cash even for small purchases. Have you noticed? I find myself feeling guilty if I use a card (debit or credit) for anything under \$10 but I certainly understand the convenience of a card. The poll by CREDITCARDS.COM, cited in the article gave some interesting statistics. 

The article was on the AARP.ORG website, titled " Most Boomers aren't ready to go fully Cashless." It was written by Patrick Kiger and published April 18, 2017. The author says a poll done in 2015 showed that 70% of Boomers and older (everyone born before 1964) still use currency to pay for a bill that is \$5 or less. Only 47% of Millennials do.

The article cited a study conducted last year by the Federal Reserve Bank of San Francisco, found that consumers used cash in 32 percent of all transactions in 2015, down from 40 percent in 2012. They used debit or credit cards for 48 percent of purchases.

I like the convenience of the debit card but boy am I challenged to keep those purchases logged in my checkbook! Anyone have a cure for that one?

BRAIN GAMES FOLLOW-UP:

From *The Little Black Book of Brain Games*, copy write 2009 by Suzanne Beilenson. 

1. A Baaa Bender

A herd of sheep and turkeys has 99 heads and feet. How many are there of each, if there are twice as many turkeys as sheep?

ANSWER: 9 Sheep and 18 Turkeys

2. An Age-Old Question

Jodi is four times as old as her daughter Hannah. In 20 years, she will be twice as old as Hannah. How old are Jodi and Hannah now?

ANSWER: Jodi is 40 and Hannah is 10

3. A Leap of Logic

A man stared through the filthy, soot-smeared window on the 30th floor of a sky-scraper. Terribly depressed, he opened the window and jumped through it. However, he was completely unscathed on landing, though there was nothing to break his fall or slow his descent. How can this be?

ANSWER: The man was a window washer. He slid open the window and jumped inside.

4. Riddle

Which word is spelled incorrectly in the dictionary?

ANSWER: Incorrectly

QUOTE OF THE WEEK:

“Many people take no care of their money till they come nearly to the end of it, and others do the same with their time.” —*Johann Wolfgang von Goethe*

**WEATHER:**

The weather is forecast to improve next week and actually bring us sunshine starting around Tuesday. A welcome change that our gardens, gardeners and most everyone else will appreciate.