

There's Lot of Cash But Never Enough

WITH more cash said to be floating around the country than ever before, a lot of people are having a hard time getting their hands on the money they need and want.

This includes common old \$1 bills — the most numerous, most used and dirtiest of the paper currency.

The government has failed twice to phase out the popular "Ones." In 1976, the \$2 bill was reissued after an 11-year suspension, but banks couldn't get their customers to accept them.

The Carter administration undertook to replace \$1 bills with coins bearing an image of suffragette Susan B. Anthony. It was decided the old dollar coins were too bulky and that the new dimensions and octagon shape would be welcomed with open purses.

Federal officials also figured they could save \$50 million a year by not having to print dollar bills. They launched a campaign to eliminate half-dollar coins about that time, too. The public didn't take to the quarter-sized Anthony coins and they're still demanding more paper

dollars and more 50-cent pieces.

Cooper Lyons, who operates Anna Maude cafeteria in downtown Oklahoma City, says he would like to see the shortage of half-dollars remedied for a practical reason. Like many restaurants, banks and stores, Lyons uses automatic changemakers. He says they will work only if there are coins in all the slots, including half-dollars.

The government also has adopted a policy of printing no currency larger than \$100 bills, but this doesn't bother most of us.

Stores all around town have signs posted asking for pennies, but they're only paying 12 cents a dozen for them. There is hardly anything you can buy for a penny, so they're used mostly for sales taxes.

Nearly everybody has a dollar bill or two but few of us could explain the symbolism of the "Pyramid of Progress" on the back of each. We ran across an explanation in a magazine. The pyramid is the Great Seal of the United States, adopted in 1782.

The words "Annuit coeptis" mean —

"God has favored our undertakings" and contain 13 letters symbolizing the 13 original states, as do the 13 layers of stones representing local self-government. The words "Novus ordo seclorum" under the pyramid mean "The new order of the ages," beginning in 1776 with the Declaration of Independence.

The pyramid is unfinished, symbolizing the goal of the United States to continue building, growing and improving. The All-Seeing Eye above it indicates supremacy of the spiritual over the material, and also represents education and freedom of knowledge.

No matter what denomination your money is or what it is made of, inflation is making it worth less. A financial firm says \$2,000 invested each year in an IRA for 35 years at 14 percent interest compounded annually would add up to \$1,387,145 by the time the investor reaches age 65.

The catch is that this millionaire's wealth would be worth only about \$100,000 if inflation continues at present rates.