

# WHOSE FACE IS ON A ONE DOLLAR BILL?

## Bank Security Training, FDIC 326

I bet you know the answer to that question. I think almost everyone does. It's Roosevelt isn't it? Maybe President Harding? Donald Rumsfeld? George Washington is the hands down favorite answer and of course the right one.

What about the five dollar bill? The twenty? The fifty? One-hundred? The One-Fifty? No, there isn't a One-fifty but you knew that, right? Of course you did. You've known that all along. After all, you're around money every day. You see it, touch it, feel it, handle it and work with it in some cases for several decades.

I think that's why this article is amazing. Our powers of observation are incredible. The amount of information we process instantly, you know, what we see, hear, feel, taste, sense! In seconds, even milliseconds, you already know someone's eye color, hair color, build, sex (most cases), race, voice, and hundreds of other details about a person in just a quick second.

Can you recall all that information instantly? Most of us can't but the information is there. It's in your memory from just a moment of observation.

For example, can you remember your first car? It's been a while, but I would bet you can recall even minute details about that vehicle. Make, model, color, upholstery, how it looked, sounded smelled, drove and even the tires and wheels or wheel covers that were on it. (Mine never had four of the same wheel covers...or tires for that matter...on it at any one given time, but that's another matter). The point is, I bet you remember that first car or first bike or horse or dog in great detail and the reason you do is that you were very INTERESTED in that object. As a kid I could tell you at a glance what kind of vehicle we just met on the highway, which manufacturer made it...Ford, Chevy, Chrysler, Studebaker, Packard, Hudson, Wyllis, Harley Davidson, BSA, Triumph and dozens more. Even better, I could

accurately tell you the year, the model and the color in almost every case.

Lots of people can tell you batting averages for professional baseball players from the last century. Others can identify trees, flowers and shrubs at a glance and even spell some of those long names... chrysanthemum for example.

The point is, we can easily identify and remember things in which we are interested. The capacity is there. What is lacking is the discipline to make ourselves pay "attention" and learn to become better observers.



*By Charles M. Williams*

For example, the last customer you waited on before you started reading this article: Was it a he or a she? White, black, tall, short, age, build, hair color, eye color, mannerisms? Right handed or left handed? Any idea at all? No doubt some of you just waited on a dear old friend and know ever detail and more while others waited on someone whom they had never seen before. Training ourselves to be "interested enough" to gather and retain information is challenging but it can be accomplished with dedication and effort.

When your next customer has left, take a minute and write every detail you can recall on a sheet of paper. See how much you can remember. You might not

do it perfectly the first few times but I'll guarantee you'll get better every time you do it.

Here's another exercise: Who's face is on the US Penny? I know you said Lincoln. Everybody gets that right, but, holding a penny in your left hand, face up, which way does Mr. Lincoln's head face? To the left? To the right? Is he looking straight at you? Do you see the BACK of his head? Guess what: Mr. Lincoln's head is facing the same way it has always faced on the US Penny...but I'll leave it to you to grab one, put it in your hand and see. I bet you'll know from now on!

One more thought: People will cut the corners off twenty dollar bills...you know you'll still take a twenty if three corners are still in tact...so one corner off four different 20's gives a clever thief the parts he or she needs to convert a ONE into a TWENTY that will get by even some very experienced money people. There are some clever folks out there who earn 19 dollars at a time passing Ole' George off as a Twenty...but the most careful observers catch them! Remember practice makes perfect.

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#### **ABOUT THE AUTHOR:**

Charles Williams is a graduate of the University of Georgia, a former banker and a successful business owner. Williams was appointed Bank Security Officer in the 1980's with an independently owned Georgia Community Bank. Since those years he has served as an expert on FDIC 326 in banks across the country.

He has provided Bank Security Training, Front line staff Security Training, Hostage Issues, and the physical security of your institution for Community Banker Associations in multiple states including Georgia, Illinois, Indiana, Kentucky, Pennsylvania, Alabama and the Carolinas.

Williams offers a six part Bank Security Training DVD based on the FDIC Regulation.

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