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Fingerprint – The Fortune Teller

By Rehan Husain

If you want to wind the most active youngsters of your party, Fingerprint–the Fortune teller would never let you down. It has always proved to be the most interesting game in a party of ten years old gang.

To find out which team was the stronger we conducted tournament style a bottle wrestle. We put six empty milk bottles around the room with plenty of space between. Then each F.B.I, man chose a "T" man opponent as nearly his own size as possible. With the bottle on the floor between them they faced each other and placed hands on partner's shoulders. The object of the game was to see which man could pull or push his partner until he forced him to bump over the bottle. The one who bumped over the bottle was the loser, of course. All of the winners then played each other until there was only one winner left. The winner was awarded twenty–five points for his team. For evenly matched boys this proves a very strenuous game, takes very little room and is not as rough–house as it sounds. But it will completely wind the most active youngster.

To give the boys a chance to catch their breath we next had fingerprinted fortunes. Beforehand we had written some fortunes on pieces of white paper with secret ink. To do this we dissolved one tablespoonful of common table salt in one half cup of water and wrote with a clean stub point pen. In writing with secret ink dip the pen frequently. Then before the writing dries draw a black pencil line under the fortune to indicate the location of the sentence on the paper. Let the writing thoroughly dry before laying the papers together.

Sandy handed these apparently blank sheets of paper to the "G" men who were told to press their thumbs on an ink pad and then on the paper. Thus they fingerprinted their own fortunes. Sandy then told the boys that five points would be awarded the team that first discovered their own fortunes. Each boy was given a soft lead pencil. They soon found that words would appear by rubbing the pencil lightly over the paper. Here are some of the fortunes we used, geared strictly to boy humor.

1. Don't get killed in the dark of the moon it's fatal. 2. You'll soon be deaddead wrong. 3. Don't watch the clock so much it may strike. 4. Its unlucky for you to drown on Friday the 13th. 5. Don't cultivate a taking way your friends may miss things. 6. Your rich relatives will soon leave you but they won't leave

you much. 7. If you're searching for clue, look under "c" in the dictionary. 8. Never take a job on the 32nd day of the month.

For the next contest the F.B.I, men lined up on one side of the room and the "T" men on the other. The captain of each team was presented with an ordinary pasteboard fan. In front of each team was laid a small tissue–paper fish marked "clue." These detectives were told to fan their clues to the opposite end of the room and back then to pass the fan to the next man on their team. If you've ever tried this stunt you'll see why the boys enjoyed it so much. The first team to finish was given twenty–five points.

These were the games that delighted Sandy and his crowd right up to refreshment time. At the close of the evening the scores were added and the losing team took their places behind the dining–room table which was covered with a paper tablecloth. The losing F.B.I, men then donned aprons and served "hot dogs" and buns to the winning "T" team. The "T" men were very demanding that the losers doctor the wieners with just the right amount of mustard and piccalilli. After the winners were filled up, a fresh

supply was brought on for the losers.

The only trouble with this party was the difficulty in getting the lads to go home on time. Each one had a stunt that he wanted to show the fellows. We really knew that Sandy and his guests had a rousing good time, and not a bit of damage was done to the living–room furnishings. I'll admit the boys kicked up some dust and made a lot of noise, but after all this was a boys' party and we all enjoyed their harmless hilarity.

Where there is a boy, there is a noise. But the noise in this party is a noise of happiness and excitement, enjoying the game with each other company.

Mitch Johnson is a regular writer for

<http://www.kids-games-n-crafts.com/>

. His articles have also

appeared on

<http://www.coinsmadeez.info/>

and

<http://www.solidcoins.info/>

Debt management includes watching out for hidden bank fees

By Talbert Williams

Debt management includes watching out for hidden bank fees

Way back in the 1970's, using a bank was downright difficult. Banks kept strange hours; many were typically open only from 9 AM to 2 PM on weekdays, making it impossible for the average customer to actually set foot in the place. Of course, virtually any financial transaction required interaction with a teller, and that, combined with the odd hours, made it really hard to do business with a bank. On the other hand, fees were minimal, and transactions were straightforward. How times have changed.

Today, it's much easier to do business with a financial institution. Most are open six days a week and often are open throughout the work day. Automatic teller machines are everywhere, and you can often do business with your bank without even going near it. Unfortunately, doing so is more expensive than ever, and consumers should be aware of the numerous hidden fees that banks charge for their services. Those who tend to have debt and money management problems should be careful, as the fees can be astronomical for those who are careless or financially irresponsible.

It's great to use an automatic teller machine (ATM) instead of the bank. They're everywhere, they're always open, and they're easy to use. Watch out for the fees, however. If you use an ATM that is owned by a bank other than your own, you could end up being charged a fee by both banks. A \$40 withdrawal from another bank's ATM could cost you a \$2 fee from your institution and a \$2 fee from the one that owns the ATM.

That's a 10% fee for the convenience of using another bank's system. Another fee associated with the ATM is the fee that some banks charge to transact with a teller. That's right. Banks are so confident in their ATM system that they now expect you to use them instead of using a real human being. If you hand your deposit to a teller instead of using the ATM, you could be charged \$3–4 for the privilege.

Consumers who use a debit card, and that's just about everyone, should watch out for overdraft fees. A debit card looks like a credit card, but functions like a check, taking money out of your account immediately. Many firms now include automatic overdraft protection on their accounts, and they will allow you to use your debit card or checking account to spend more than you have in your account. That's a nice thing to do, but they typically charge \$25 or so for this "convenience."

If you merely spent \$10 more than you had in your account, the \$25 fee amounts to a 250% interest rate on the short-term loan of \$10. You may not even know if this is happening; your bank will not notify you when you make your purchase that you are overdrawing your account. This is quite a profitable venture for the banking industry, which took in some \$10 billion in overdraft fees in 2004.

Some banks are heavily promoting online bill payments, citing convenience. That's true, but you may be charged for the service. One major firm charges \$6.95 per month for online bill payment, and that fee applies even if you pay just one bill! It takes eighteen 37¢ stamps to make up for that fee; if you are paying fewer bills you should mail them instead.

Many of these fees are not prominently disclosed, so be sure that you read your bank statement

carefully. Otherwise, you could easily end up paying \$50–75 per month in service fees.

Talbert Williams offers debt consolidation referrals and advice. For more information, articles, news, tools and valuable resources on debt solutions, visit this site:

<http://www.1debtfreedom.com>



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