

MAGIC TRICK: Elimination shuffle

Take a regular deck of cards and shuffle them freely. Pick someone in the audience who you feel has some magical talent.

Take 10 cards off the top of the deck and hand them to your volunteer. Have him shuffle cards, look at them, select one single card, and remember its position from the top of the deck. For example: If he selects the queen of hearts, he would remember it is the sixth card from the top of the packet. Then ask him to square up the packet and hand it back to you.



Explain you will merely give them a cut, then hand them back to the volunteer.

Have him hold the packet face down and transfer one at a time—as many cards from the top of the packet to the bottom as the original position of his card. For example: If his card was six down from the top, he would transfer six cards from the top to the bottom—one at a time.

Compliment your volunteer for a great job and point out all that remains is the elimination shuffle to remove every card from the packet but the one he selected.

The elimination shuffle is simply to transfer the top card to the bottom and discard the next until only one card remains. Ask him to name his card—then instruct him to turn over the final card. They match!

How's it done?

Buy the stuffer to find out.

SAVINGS TIP: Deposit your earnings with the credit union. Not only will you be less likely to spend it, but also you'll be less likely to lose it. Your money is safe at the credit union—insured—and can grow even faster in an interest-bearing account.

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Every day, teenagers reach *real* accomplishments like these, and they're more than willing to share their secrets: Set a goal, make a plan, and work it.

Here are the secrets behind three of the famous (and much easier) magic tricks, followed by saving tips to help you achieve your financial goals.



MAGIC TRICK: All aces

Shuffle the deck once. Complain of a hand injury (say a paper cut) and ask for a volunteer to finish the trick for you. Have the volunteer cut the deck into four piles, trying to make each about equal in size.

Tell the volunteer that something isn't quite right. Instruct him to pick up the first pile, take the top three cards and move them to the bottom. Then have him deal one card to each of the remaining piles and return the pile to the table.

Next, point to the second pile and have the volunteer repeat the exact same process. Remain that this is not a bet and have the volunteer repeat the process for the third pile and then finally the last pile.

Now stop and review. Explain you shuffled the cards, but there are cut cards. Wait there. You could even lightly tap the top of each pile to "get a read" and tell the volunteer he did an excellent job.

Excellent? What? Well, have the volunteer turn over the top card on each pile to reveal all four aces.

How's it done?

Buy the stuffer to find out.

SAVINGS TIP: Benefit from membership

While aces are a lot alike, financial institutions are not. One major difference between your credit union and a bank is that a bank puts its stockholders first. Your credit union puts you on top. As a member, you become part owner of the credit union. As an owner, you benefit from higher dividends and lower fees.

MAGIC TRICK: Penny & nickel

Ask a volunteer to hold some coins for you. Give the volunteer a penny and a nickel. Now turn your back and instruct the volunteer to put one coin in each hand.

Now, face the volunteer and tell her you can read her thoughts and determine which coin is in each hand.

Instruct the volunteer to focus on her left hand and multiply the value of that coin by two. After a second, ask her if she has the answer.

Shake your head in confusion and say you're just not getting a good read on her thoughts, so this time ask her to focus on the coin in her right hand, multiply it by 13. After a second, ask her if she has the answer.

Now announce which coin is in each hand.

How's it done?

Buy the stuffer to find out.

SAVINGS TIP: Compare interest

Wondering how long it will take your money to double when invested? Use the rule of 72. Divide 72 by your interest rate. Your answer is the number of years it will take your investment to double. It isn't exact, but it's very close. For example: An investment earning 3% will double in about 24 years from compounding interest ($72 \div 3 = 24$).