

The Envelope and the Notebook

Facilitator note: The skill is money legibility - making shared money checkable by everyone it belongs to, framed as protection rather than suspicion: receipts with the amount in words, two-count-two-sign on handovers, a posted total. Keep the frame on who informality serves: nobody in the story is dishonest, and memory is shown to protect the collector while exposing the payer, so the ledger is a kindness aimed at the payer, not a weapon aimed at a thief. The system proves itself by PROTECTING Elya, not catching anyone. Do not let this become "trust is naive" (the story's refrain is that everyone's honesty is exactly why paper works - the net only ever catches honest people) or "systems replace relationships" (Yeshaya's conversion is that the system disappears, leaving the friendship and the trip). Students are not asked to disclose real money experiences; Activity 7 is a fictional case.

Teacher answer key

1. Memory is private: the collector can consult his own recollection anytime, while the payer's payment "lives in somebody else's head" - so any honest disagreement leaves the payer with nothing to stand on. Paper makes the record shared and checkable by both sides; it moves the risk off the payer and onto something neither person can bend.
2. Numbered receipts for every payment; the amount in words, not just digits; both count, both sign, when money changes hands between treasurers; the weekly total posted publicly. The fifth line - the notebook protects the payer first - turns the system from surveillance into service: the grade accepts it because it is built to defend their money, not to police their honesty.
3. d, a, b, e, c. The kitchen-table count (d) reveals the problem is informality, not dishonesty; the card (a) designs the fix before anyone is asked; the advisor (b) gives the system legitimacy ("bring me the shrug-proof version"); the board (e) makes the fund publicly owned; and the test (c) proves the design by protecting a payer - the order matters because a system announced before it is understood dies by Friday.
4. (a) 2% of 1,000 = 20 dollars, which equals almost one full payment ($20/25 = 0.8$ of a boy). (b) Cover 20 by asking each boy for 50 cents more - a real, if small, cost spread over forty people who already paid - or a disclosed, documented voluntary advance from the treasurer or advisor: written in the notebook as an advance, announced to the grade, and either repaid from the next collection or converted, with the grade's consent, into a shared extra contribution of 50 cents each. What does not count as an answer: a quiet private bailout - it teaches the fund that shortfalls vanish and hides the cost of informality. Steps shown.
5. If everyone is honest, the system's only encounters are with honest people - so its catches are never thieves, only misrememberers like Elya's fifteen dollars. That is what it is FOR: honest people are exactly the ones who deserve proof, because they have no defense prepared and should never need one.

6. The drawing should show: numbered receipts with amounts in words; the handover page with initialled claims (including "Elya - fifteen"); and the index card with the four rules plus "the notebook protects the payer first." Strong captions quote "A receipt is not suspicion" or "Everyone's honest. Give them paper anyway." Any honest rendering counts.
7. Sample: Sentence - "Huvi tells the team: 'Every dues payment gets a receipt with the amount in words - your money deserves proof as much as my counting does.'" Rule - "He writes on his index card: 'The notebook protects the payer first; I'm just the person who keeps it.'" Moment - "When a teammate is sure he already paid for the chest protector, the notebook's initialled handover page honors the claim recorded in week one, and the system wins its convert by protecting him." All three parts, with names; wording may vary. (Case name Huvi is fictional.)
8. RECEIPT row 1 columns 1-7; ENVELOPE row 2 columns 1-8; COUNT row 3 columns 1-5; TREASURER row 4 columns 1-9; TRUST row 5 columns 1-5; FUND row 6 columns 1-4; BALANCE row 7 columns 1-7; PROOF row 8 columns 1-5. What every payment deserves is PROOF (accept RECEIPT with reasoning); what the old system ran on is TRUST - "everyone's honest," with memory instead of paper (accept TRUST; ENVELOPE with reasoning).