

Chapter 12 Money and Financial Institutions

The barter system still flourishes with the aid of modern technology.

Avrum D. Lank. “[Barter business builds, thrives on connections; 9,800 members.](#)” The Milwaukee Journal Sentinel. July 5, 2006.

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Many schools in the U.S. now have ATMs that students can use, but some think the trend is forcing kids to grow up too fast.

“[Teens and green: school ATMs have some seeing red.](#)” Current Events. September 10, 2004. FindArticles.com. Accessed October 22, 2006.

The idea of owning a home (with the help of a mortgage) is part of the American Dream.

Duane D. Freese. “[The great American mortgage: it is all about helping people attain the American Dream, and that’s nothing to be trifled with lightly.](#)” Saturday Evening Post. July-August 2005.

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Credit unions help fund environmentally responsible development.

Ruddy Schemer. “[Credit where it’s due: Green credit unions do well by doing good.](#)” E: The Environmental Magazine. May-June 2004.

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